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ABSTRACT

This curriculum guide lists competencies for banking and related financial services occupations, validated by educators and experienced persons in the field in Arizona. The competencies describe the skills required of entry-level workers. The guide is in two parts with one focusing on teller or teller-like positions, and the other focusing on credit or loan positions. The teller-like positions include teller, customer service representative, account service clerk, records clerk, and charge card authorization operator. The loan or credit positions include credit clerk, loan processor, loan analyst, loan secretary, loan clerk, credit interviewer, and credit investigator. Eleven competencies are described for each type of position. For each competency, various tasks are listed. The description of each task includes a performance objective with the conditions, evaluation, and standard of performance; student learning experiences; suggested instructional techniques; instructional equipment, materials, and supplies; and suggested resources. An annotated bibliography give further details on these resources. These materials are intended to assist teachers in secondary and postsecondary vocational programs in developing a course of study, structuring learning sequences, determining standards of performance, and locating resources. (KC)

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BANKING AND RELATED FINANCIAL SERVICES

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CENTER FOR EXCELLENCE IN EDUCATION

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FOREWORD

The financial services occupations are in a period of rapid and thorough transition. Numerous events have come together to make this the case. In no area is this more true than in banking. The commercial bank is one of the oldest institutions in the United States. The first bank was organized in 1782 before the adoption of the Constitution. But, banks and banking are among the most dramatic in the changes that are emerging. Services previously provided by only one financial institution are now being offered by several institutions. The places where the services are offered have broadened. Bank buildings often were the cornerstone of the community. Today there are many banks and savings and loan associations that have offices in supermarkets. The entire structure of financial services is changing.

The structure of the financial services are determined by two basic forces--economic and legal. As is true in any market area, the demand for product influences the number of sellers. The demand for financial services is influencing the size and complexity of the financial services. In addition, government regulations are having a major impact on the structure of the financial services. Pressures to provide for interstate banking and the emergence of large conglomerates of financial services under the auspices of one company have added to the evolving complexity of service providers.

This complex of service providers has altered the entry level positions that are available. The research completed in connection with this project substantiates that the education of personnel for the financial services area must reflect the modern technologies that are an integral part of this emerging area. Position titles are changing rapidly and the duties that an entry level person are expected to assume are more complex than those of a few short years ago. Yet, many of the skills at the core of business and marketing remain as essential skills. And, the need to develop dependable workers remains at the core of any modern curriculum guide. This guide was developed to assist teachers in the secondary schools and the community colleges to update curricula and be systematic in the development of skills in the areas of banking and related financial services.

The reasons for the high demand for skilled entry level workers in the area of banking and related financial services are basic. As the financial services area becomes more complex in its operations more information will need to be processed and more competent, professional people will be needed to provide direct services--the mainstay for financial services to be successful. In addition, new developments in computers and other electronic equipment will greatly affect employment in many occupations in this group of occupations.

To provide entry level job competencies compatible with the needs of employers, a validity study of selected industries within the occupational service area was undertaken. This validation focused on banks, savings and loan associations, and credit unions. Broad content areas were determined using a variety of sources. Extensive discussions with personnel working in the area, and previous writings, were used to develop the initial list of tasks essential to the entry level positions. Written materials included: training materials from industry sources, curriculum guides and commercially

prepared publications. From these, competencies and tasks were written and included in a survey format to secure actual ratings from industry personnel. The results of the survey were then used to identify those tasks deemed essential for an entry level person by industry personnel representing the state of Arizona in banks, savings and loan associations and credit unions.

Entry is defined, for this report, as that range of beginning employment which individuals normally assume when they enter this occupational area. The titles of the positions vary greatly and in most cases the individuals are expected to enter a training program to learn the specific applications of the skills in the particular business. Training programs for tellers are more common than for the other areas of occupations covered in this guide. This guide is in two parts with one focusing on teller or teller-like positions and the other focusing on credit or loan positions such as credit analyst, loan processor or loan clerk. The teller-like positions include: TELLER, CUSTOMER SERVICE REPRESENTATIVE, ACCOUNT SERVICE CLERK, RECORDS CLERK and CHARGE CARD AUTHORIZATION OPERATOR. The loan or credit positions include: CREDIT CLERK, LOAN PROCESSOR, LOAN ANALYST, LOAN SECRETARY, LOAN CLERK, CREDIT INTERVIEWER, and CREDIT INVESTIGATOR. Ratings were gathered in the two areas of teller and loan/credit. The survey form was adapted for ease of data collection from materials supplied by the Arizona Center for Vocational Education at Northern Arizona University.

Validated competencies have been utilized in curriculum design by both the Arizona Department of Education and the Community Colleges in Arizona. A major effort was made by both agencies to compile the lists of competencies into one list. Now, one articulated list includes all validated competencies for an entire program area.

This one list was accomplished by a group of educators. Representatives included: members of the State Board of Education, Vocational Committee to the Board, State Community College Board staff, Community College administrators and instructors, Arizona Department of Education Vocational staff, Northern Arizona University Curriculum Project Director, and high school teachers from the entire state.

During the articulation process, competencies and tasks were changed to enhance readability and continuity. In some instances, two or more tasks were combined into one task if they were similar. Other tasks were edited and modified for clarity and conciseness. Reorganization of competencies and tasks was done to sequence their order more logically. In this process, no competencies or tasks were omitted; however, they may have been combined with others, modified, or sequenced.

A new feature is the format which is designed for individual student use. The teacher can duplicate the pages directly from this curriculum guide which shows the COMPETENCY/SKILL, TASK, PERFORMANCE OBJECTIVE, and STUDENT LEARNING EXPERIENCES.

ACKNOWLEDGEMENTS

The Banking and Related Financial Services Curriculum began with the development of validated competency lists. The institutions surveyed included: First Interstate Bank, Valley National Bank, Continental Bank, United Bank of Arizona, Rio Salado Bank of Tempe, Thunderbird Bank, Great Western Savings and Loan, Southwest Savings and Loan, Arizona State Employees' Savings and Credit Union, Grand Canyon Credit Union and Margo Chamberlin of the Arizona Banking Institute, who was especially helpful and very professional.

Jim Matecki, from Metro Tech VIP, revieved existing materials written in this area and assisted in locating other curriculum and related information. Larry McBiles and Dr. Don Kearns, from the Arizona Department of Education, represented the Academy of Finance and shared a wealth of information and their creative thinking.

Dr. Les Snyder, Arizona State University and Director of Rio Salado Bank, provided leadership in the development of the competency lists. He was also the curriculum writer. Dave Muehlbauer, Curriculum Coordinator for Arizona Department of Education, and Janet Gandy, State Supervisor of Business Education, provided direction and leadership. Verl Ritchie, from Northland Pioneer College, and Harold R. Anderson, of Arizona Western College, for assisting at the articulation meeting.

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BANKING AND RELATED FINANCIAL SERVICES

COMPETENCY/SKILLS AND TASKS LIST FOR

TELLER/CUSTOMER SERVICE REPRESENTATIVE

1.0 Demonstrates knowledge of banking services and instruments.

- 1.1 Describes checking and savings accounts.
- 1.2 Explains service charges and overdrafts.
- 1.3 Explains passbook and statement savings account.
- 1.4 Makes customer address changes.
- 1.5 Gives account balances in person or by phone.
- 1.6 Assists in balancing a customer's checking account.
- 1.7 Identifies procedures to close accounts.
- 1.8 Describes other bank services, i.e., traveler's cheques, money orders, cashier's checks and EFT's.
- 1.9 Identifies various types of endorsements.

2.0 Utilizes planning and organizing skills.

- 2.1 Identifies necessary forms, supplies, and equipment for a day's transactions.
- 2.2 Opens vindov.
- 2.3 Closes vindov.
- 2.4 Uses teller stamps.
- 2.5 Maintains custody of cash draver keys.

3.0 Demonstrate skill in handling coins and currency.

- 3.1 Arranges coins and currency in draver for day's transactions.
- 3.2 Describes the steps involved in retiring mutilated and badly vorn coins and currency.
- 3.3 Sorts and stacks coins and currency.
- 3.4 Distinguishes between the features of genuine and counterfeit currency.
- 3.5 Identifies portraits vith denominations.
- 3.6 Matches denominations of currency and coins to the total amount packaged.
- 3.7 Uses proper steps vhen breaking packaged currency.
- 3.8 Uses proper steps vhen breaking rolled coins.
- 3.9 Describes the proper procedure for accepting vrapped coins for deposit.
- 3.10 Uses proper procedure for accepting bulk uncounted coins for deposit.
- 3.11 Buys cash from other teller.

4.0 Performs procedures for accepting monies.

- 4.1 Completes deposit slip.
- 4.2 Issues savings bonds.
- 4.3 Issues cashier's checks.
- 4.4 Prepares cash-in-out tickets.
- 4.5 Describes the procedures for accepting night deposits.
- 4.6 Orders the procedures for accepting split deposits.

5.0 Accepts miscellaneous payments.

5.1 Accepts mortgage payments.
5.2 Accepts installment loan payments.
5.3 Accepts payments on overdrafts.

6.0 Performs procedures for dispersing monies.

6.1 Cashes checks.
6.2 Explains procedures for advancing cash on bank credit cards.
6.3 Enters amount of interest in savings passbook.
6.4 Identifies the parts of a savings withdraval slip.
6.5 Identifies reason a check may be refused for payment.
6.6 Determines redeemable value of U.S. Government Savings Bonds.
6.7 Identifies procedures for approving or receiving approval for checks for non-customers.
6.8 Describes the steps necessary for processing a stop payment.
6.9 Verifies currency and coins paid to customers.

6.10 Verifies existing funds in savings account.
6.11 Verifies signatures.

7.0 Utilizes appropriate selling techniques to refer customers for financial services.

7.1 Uses information from brochures to explain financial services.
7.2 Describes procedures for involving a customer in a sales presentation.
7.3 Identifies services to satisfy customer needs.
7.4 Directs customers to appropriate personnel for financial services.

8.0 Applies word processing concepts and operates equipment.

8.1 Loads word processing software and uses appropriate commands to access software functions.
8.2 Inputs information using the keyboard to record and store information.

9.0 Applies security procedures.

9.1 Recognizes opening signal.
9.2 Locks and unlocks the cash drawer.
9.3 Recognizes a check kite and lists procedures to follow in responding to a check kite.
9.4 Describes how to detect bad checks.
9.5 Identifies procedures to follow in case of a robbery.
9.6 Identifies procedures to follow in case of kidnapping.
9.7 Identifies security measures used by financial institutions.

10.0 Operates office equipment to perform office tasks.

10.1 Operates electric/electronic typewriters.
10.2 Operates electronic calculators.
10.3 Operates microfiche readers.
10.4 Operates on-line terminals.
10.5 Operates check protector.

11.0 Demonstrates skill in customer contacts.

11.1 Greets customer(s) in a friendly and courteous way.
11.2 Thanks each customer at the end of each transaction.
11.3 Communicates with customer(s).
11.4 Describes worker effectiveness skills.
11.5 Describes a neat appearance and appropriate clothing.
11.6 States ways to handle difficult customer situations.

COMPETENCY/SKILLS AND TASKS LIST FOR

LOAN PROCESSOR/CREDIT CLERK

1.0 Describes the loan/credit function.

- 1.1 Explains the principles for evaluating an applicant for a loan or credit.
- 1.2 Describes interest and annual percentage rate.
- 1.3 Identifies debt collection practices that are prohibited by law.
- 1.4 Describes line of credit.
- 1.5 Identifies various types of collateral.

2.0 Demonstrates knowledge of loan/credit services.

- 2.1 Defines a loan.
- 2.2 Explains service charges.
- 2.3 Reconstructs loan/credit payments from source documents.
- 2.4 Identifies documents needed for a commercial loan.
- 2.5 Describes two types of credit cards.

3.0 Utilizes planning and organizing skills.

- 3.1 Identifies, from a list, the steps in planning for work flow.
- 3.2 Rearranges tasks when unexpected events occur.
- 3.3 Demonstrates time management skills.
- 3.4 Listens to and follows instructions.

4.0 Maintains records of loans.

- 4.1 Prepares loan data for transmittal to computer center.
- 4.2 Codes entries according to a chart of accounts.
- 4.3 Describes procedures for obtaining credit information from persons other than the borrower.
- 4.4 Enters transactions in a general account ledger.
- 4.5 Describes the procedures for making a loan payment.
- 4.6 Inspects and collates financial records.
- 4.7 Describes procedures for securing confidential records.
- 4.8 Prepares an accounting worksheet.

5.0 Utilizes basic loan/credit terminology to insure accurate communication.

- 5.1 Matches definitions of terms to words used in finance and credit.
- 5.2 Lists characteristics of negotiable and non-negotiable credit instruments.

6.0 Performs recording and records filing duties.

- 6.1 Uses an alphabetical filing system.
- 6.2 Uses a subject filing system.
- 6.3 Uses a numeric filing system.
- 6.4 Classifies materials for filing.

7.0 Operates office equipment to perform office tasks.

- 7.1 Operates electric typewriter.
- 7.2 Operates electronic calculator.
- 7.3 Operates microfiche reader.
- 7.4 Operates on-line terminal.
- 7.5 Operates a check protector.

8.0 Uses written communication skills to produce loan/credit documents.

- 8.1 Prepares monthly reports.
- 8.2 Describes procedures for providing credit information to other financial institutions.
- 8.3 Composes routine correspondence.
- 8.4 Writes legibly.

9.0 Demonstrates skill in customer contact.

- 9.1 Greets customer in a friendly and courteous way.
- 9.2 Thanks each customer at the end of each transaction.
- 9.3 Communicates with customers.
- 9.4 Describes worker effectiveness skills.
- 9.5 Describes a neat appearance and appropriate clothing.
- 9.6 States ways to handle difficult customer situations.

10.0 Applies word processing concepts and operates equipment.

- 10.1 Loads word processing software and uses appropriate commands to access software functions.
- 10.2 Inputs information using the keyboard to record and store information.

11.0 Applies security procedures.

- 11.1 Recognizes opening signal
- 11.2 Identifies procedures to follow in case of a robbery.
- 11.3 Identifies procedures to follow in case of kidnapping.
- 11.4 Identifies security measures used by financial institutions.

1.0 **COMPETENCY/SKILL:** Demonstrates knowledge of banking services and instruments.

1.1 **TASK:** Describes checking and savings accounts.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a brochure from a local financial establishment,

EVALUATION: describes six features of a checking and six features of a savings accounts.

STANDARD: These features should include: the minimum opening deposit requirements, service charges, accruing interest rate, minimum balance requirements, withdrawal penalties and checkwriting priviledges.

STUDENT LEARNING EXPERIENCES:

1. Differentiate between savings and checking accounts.
2. Distinguish between interest rate and service charge.
3. Relate deposits to checking and savings accounts.
4. Identify the benefits of a checking account.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Each student reads the description of a savings and a checking account from a brochure of a local financial institution.
2. Discuss the benefits of a checking and a savings account.
3. Form trios within the class and have one student explain the features of a checking account to the other two. Follow this by having a second student explain the features of a savings account to the other two.
4. Have an open discussion in the class and encourage students who do not have a savings account to visit a local financial institution and open an account.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Brochures from a local bank
2. Brochures from a savings association

RESOURCES:

Ryan, Joan S. PERSONAL BUSINESS MANAGEMENT. South-Western Publishing Company, Cincinnati, OH., 1986.

1.0 **COMPETENCY/SKILL:** Demonstrates knowledge of banking services and instruments.

1.2 **TASK:** Explains service charges and overdrafts.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a customer who wrote a check that had insufficient funds to cover the amount in the account,

EVALUATION: explains service charges that result from an overdraft.

STANDARD: The explanation should include insufficient funds and the rate of charges.

STUDENT LEARNING EXPERIENCES:

1. Explain service charges on checking accounts.

2. Relate insufficient funds to services charges.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss the reasons for the emerging pattern of service charges.

2. Use a brochure from a local bank to have one student explain when service charges are assessed. The listener then takes on the role of speaker. Using the brochures he/she, explains service charges to another student.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Brochures from a local financial institution on checking accounts

RESOURCES:

BROCHURES FROM LOCAL FINANCIAL INSTITUTION.

1.0 **COMPETENCY/SKILL:** Demonstrates knowledge of banking services and instruments.

1.3 **TASK:** Explains passbook and statement savings account.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request by a customer,

EVALUATION: explains the differences between a passbook and a statement savings account within three minutes.

STANDARD: The explanation should include: minimum opening deposit, minimum balances, interest rate, service charges and withdraval penalties.

STUDENT LEARNING EXPERIENCES:

1. Match deposits with withdravals.
2. Relate minimum balance to service charges.
3. Explain interest rate computation on savings account.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide students with brochures from local financial institutions that explain passbook and statement savings accounts.
2. Using the chalkboard develop a list of characteristics of each. By placing the characteristics in a center column initially, the characteristics can be classified as either statement savings, passbook or both. Then, provide students with a list of characteristics that are jumbled, have the students classify the characteristics into the correct category.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Brochures from local financial institutions
2. Worksheet: comparison checklist

RESOURCES:

BROCHURES FROM LOCAL FINANCIAL INSTITUTIONS

1.0 **COMPETENCY/SKILL:** Demonstrates knowledge of banking services and instruments.

1.4 **TASK:** Makes customer address changes.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a telephoned request to change an address,

EVALUATION: identifies in writing the steps essential to making the change.

STANDARD: The steps should include all account numbers, the complete name, old address, new address, the date of the request and the next step in routing.

STUDENT LEARNING EXPERIENCES:

1. Identify account number with customer name
2. Use telephone to secure information
3. Detail routing procedures to ensure accurate records

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Use the transparency to explain the parts of the form that can be completed by the customer and those restricted to the bank staff.
2. Explain the difference in procedure when person appears in person to change the address and when the person telephones to have the address changed.
3. Note the importance of notifying all departments of the request.
4. Use teller machine to verify all accounts.
5. Identify on the chalkboard those steps used in making a change.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Form: change of address (identifying information supplied)
2. Transparency: change of address form

RESOURCES:

1.0 **COMPETENCY/SKILL:** Demonstrates knowledge of banking services and instruments.

1.5 **TASK:** Gives account balances in person or by phone.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request by a customer for an account balance,

EVALUATION: gives customer's account balance applying procedures for confidentiality.

STANDARD: The procedures should include: verfication of customer account number, recognition of the customer and accuracy of balance given.

STUDENT LEARNING EXPERIENCES:

1. Verify signatures with signature cards.
2. Compare customer bank statements with customer records.
3. Use telephone skills to solicit information.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Begin discussion with a thorough explanation of the importance of confidentiality. Relate this discussion to customer balance information, and hov balance information is given using the available equipment. Contrast procedures for identifying those who have requested balance information over the phone and those made in person.
2. Following the discussion, have students work in pairs and play a teller and a customer in the following two situations:

   Situation 1: Customer comes to the teller vindov, requests savings account balance. Customer has an account and signed a signature card.

   Situation 2: Telephone bank requesting checking account balance. Give name (be prepared to supply an account number and the date of the most recent deposit.)

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Scratch paper
2. Phone
3. Signature cards
4. Balance information
5. Customer role play cards - 2 situations

RESOURCES:

TELEPHONE TECHNIQUES. National Instructional Systems.

1.0 **COMPETENCY/SKILL:** Demonstrates knowledge of banking services and instruments.

1.6 **TASK:** Assists in balancing a customer's checking account.

PERFORMANCE OBJECTIVE:

CONDITION: Given a bank statement, canceled checks and information on missing checks,

EVALUATION: Reconciles with a checkbook balance.

STANDARD: An account is considered to be balanced when the bank statement balance and the canceled checks, since the latest balancing, plus the outstanding check amounts plus the balance in the checkbook are the same.

STUDENT LEARNING EXPERIENCES:

1. Describe characteristics of a checking account
2. Use canceled checks to compute balances
3. Compare bank statement with customer records
4. Identify balance brought forward for reconciling

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Inquire if students have a personal checking account. If so, have them bring check book and statement to class.
2. Discuss balancing and use the bank statement to identify the important entries.
3. Have students add total of checks written on a calculator; add any deposits and then compare results.
4. Discuss balance brought forward and then compute and compare bank amount and checking account amount.
5. Provide examples with addition and subtraction errors in check book. Discuss implications.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Bank balance
2. Checks
3. Check stubs
4. Calculator

RESOURCES:

McCullough, Robert J. and Kenneth E. Everard. BANK RECONCILIATION PROJECTS. Glencoe Publishing Company, Encino, CA., 2nd Ed., 1980.

1.0 **COMPETENCY/SKILL:** Demonstrates knowledge of banking services and instruments.

1.7 **TASK:** Identifies procedures to close accounts.

PERFORMANCE OJBECTIVE:

CONDITIONS: Given a letter requesting that an account be closed,

EVALUATION: indicates in writing the actions to be taken.

STANDARD: The actons should include: balancing the account, verifying the account and customer and the method of payment.

STUDENT LEARNING EXPERIENCES:

1. Balance customer checking accounts
2. Apply procedures to close accounts

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide class with letter requesting the closing of an account.
2. Have students work individually to logically decide on the procedures to close an account. Have these steps written.
3. As students complete writing, have them form trios to discuss their answers.
4. Then hold open discussion listing the steps on the chalkboard.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Bank statements (2)
2. Letter: requesting close of account
3. Closing account form

RESOURCES:

1.0 **COMPETENCY/SKILL:** Demonstrates knowledge of banking services and instruments.

1.8 **TASK:** Describes other bank services, e.g., traveler's cheques, money orders, cashier's checks and EFT's.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of banking terms,

EVALUATION: match the word with the appropriate definition.

STANDARD: This matching must be completed with 90% accuracy.

STUDENT LEARNING EXPERIENCES:

1. Compare and contrast special banking services

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Assign the reading of brochures outside of class and then conduct in open discussion focusing on: classify services, identifying charges for the services, and indicating how the services can be purchased.

2. Have two students role play, one being the customer and the other a teller.

3. Have a third person act as an observer and provide feedback.

4. Reverse roles until each person has been the teller twice.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Brochures (local banks)
2. Glossary of terms

RESOURCES:

1.0 **COMPETENCY/SKILL:** Demonstrates knowledge of banking services and instruments.

1.9 **TASK:** Identifies various types of endorsements.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of descriptions,

EVALUATION: identifies and labels the endorsements by type.

STANDARD: These types should include: blank, special, restrictive, conditional and qualified endorsements.

STUDENT LEARNING EXPERIENCES:

1. Differentiate between: blank endorsement, special endorsement, restricted endorsement, qualified endorsement and conditional endorsement.

2. Describe blank endorsement, special endorsement, restricted endorsement, qualified endorsement and conditional endorsement.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss the various types of endorsements and explain the use of each.

2. Discuss the use of a guaranteed endorsement stamp. Focus discussion on the uses of each type and the relationship of an endorsement to secure.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

RESOURCES:

YOUR CHECKING ACCOUNT. American Bankers Association, Washington, D.C., 1980.

2.0 **COMPETENCY/SKILL:** Utilizes planning and organizing skills.

2.1 **TASK:** Identifies necessary forms, supplies, and equipment for a day's transactions.

PERFORMANCE OBJECTIVE:

CONDITIONS: From a set of supplies and equipment,

EVALUATION: identifies the forms, supplies and equipment necessary for a day's transactions and lists missing items.

STANDARD: Completed within three minutes.

STUDENT LEARNING EXPERIENCES:

1. Identify functions of various forms, supplies, and equipment.

2. Recognize the comparative importance of various forms, supplies, and equipment.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students review forms, supplies, and equipment used in a day's transactions that have been secured from a local financial institution(s).

2. Provide lists for identifying items under correct category - i.e., form, supply, and equipment.

3. Comment on the most frequently used forms and supplies.

4. Use Self-Correct Worksheet to have students match items with definitions.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet - checkout
2. Supplies, forms, and equipment
3. Self-check worksheet - matching terms

RESOURCES:

2.0 **COMPETENCY/SKILL:** Utilizes planning and organizing skills.

2.2 **TASK:** Opens window.

PERFORMANCE OJBECTIVE:

CONDITIONS: Given a cash drawer and simulated coins and currency,

EVALUATION: follows established procedures for breaking packaged coins and currency and arranges in drawer.

STANDARD: All coins and currency must be placed in the proper position according to accepted industry practice within twenty minutes.

STUDENT LEARNING EXPERIENCES:

1. Obtain cash from a vault teller.

2. Arrange cash in cash drawer.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide mock-up of cash drawers.

2. Demonstrate established procedures for breaking packages of coins and currency.

3. Practice breaking packages of simulated coins and currency, and placing in cash drawer.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Facsimile cash drawers, rolls of coins or simulations of coins
2. Simulated packages of currency

RESOURCES:

Sargent, Patsy Hall and Mary Faye Ward. COMMUNITY NATIONAL BANK: A BANK TELLER SIMULATION. South-Western Publishing Company, Cincinnati, OH., 1984.

2.0 **COMPETENCY/SKILL:** Utilizes planning and organizing skills.

2.3 **TASK:** Closes vindov.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given simulated currency, an established limit and mock checks,

EVALUATION: counts, straps, identifies and completes balance sheet.

STANDARD: To be completed, all differences must be reconciled.

STUDENT LEARNING EXPERIENCES:

1. Explain cash draver limit.
2. Prepare cash-paid items for balancing.
3. Identify cash received.
4. Prepare balance sheet.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Explain beginning cash draver limit, debit, and credit.
2. Stress the function of balancing as the act of accounting for all money handled during a day.
3. Develop examples where students count coins and currency, complete pay-proof sheets and compute balances.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheets: balancing
2. Simulated currency
3. Mock checks
4. Worksheet: pay-proof

RESOURCES:

2.0 **COMPETENCY/SKILL:** Utilizes planning and organizing skills.

2.4 **TASK:** Uses teller stamps.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a cash drawer with $400.00 over the the cash drawer limit,

EVALUATION: packages the $10.00's and $20.00's and marks with a teller stamp.

STANDARD: When completed the packages of currency will be stamped according to industry practice.

STUDENT LEARNING EXPERIENCES:

1. Identify types and uses of teller stamps.
2. Relate on line terminals to the use of teller stamps.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Demonstrate uses of teller stamps and relate to cash drawer function and balancing.
2. Provide practice time for students to use stamps and to package currency.
3. Have students use simulation of opening and closing to gain experience.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated currency and coins
2. Teller stamps
3. Pay-proof sheet
4. Cash drawer

RESOURCES:

2.0 **COMPETENCY/SKILL:** Utilizes planning and organizing skills.

2.5 **TASK:** Maintains custody of cash drawer keys.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a simulation experience where student must leave window,

EVALUATION: obtains more cash, verifies a transaction, or seeks a confirmation of a suspected counterfeit piece of currency.

STANDARD: maintains custody of cash drawer keys and locks or unlocks the cash drawer when appropriate in accordance with industry practice.

STUDENT LEARNING EXPERIENCES:

1. Display dependable, consistent work habits.

2. Develop patterned movements as a security measure.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Throughout instruction on cash drawer, monitor the locking and unlocking of cash drawer and the habit of properly securing the cash drawer key.

2. This instruction can best be provided through simulated experiences and through opportunities to practice.

3. Stress the importance of developing patterned movements and habit patterns such as always locking and unlocking cash drawer.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Cash drawer
2. Keys
3. Coins/currency
4. Counterfeit coins/currency

RESOURCES:

Sargent, Patsy Hall and Mary Faye Ward. COMMUNITY NATIONAL BANK: A BANK TELLER SIMULATION. South-Western Publishing Company, Cincinnati, OH., 1984.

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.1 **TASK:** Arranges coins and currency in drawer for day's transactions.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a cash drawer and simulated coins and currency,

EVALUATION: follows established procedures for breaking packaged coins and currency and arranges in drawer.

STANDARD: All coins and currency must be placed in the proper position according to accepted industry practice within twenty minutes.

STUDENT LEARNING EXPERIENCES:

1. Break packaged currency and rolled coins.
2. Use packages in dated sequence.
3. Use recounting procedures to ensure accuracy.
4. Dispose of wrappers in planful manner.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Using a facsimile cash drawer, have students place simulated cash and currency by denomination in the appropriate compartment.
2. Discuss reasons for maintaining an orderly cash drawer. (Combine with opening window activity to provide relationship of these two functions.)

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Facsimile cash drawer
2. Simulated cash and currency

RESOURCES:

Doerhring, M. Gene. CASHIER CLERK. South-Western Publishing Company, Cincinnati, OH., 3rd. Ed., 1983.

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.2 **TASK:** Describes the steps involved in retiring mutilated and badly worn coins and currency.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given the instruction to describe the steps involved in retiring mutilated or badly worn coins or currency,

EVALUATION: describes the steps in a short paragraph.

STANDARD: The steps should include: sorting fit and unfit coins and currency, identifying coins and currency for retirement and selling the mutilated or badly worn coins and currency.

STUDENT LEARNING EXPERIENCES:

1. Identify standards for fit and unfit coins and currency.
2. Use communication skills - e.g., skill in conveying reasons for not accepting monies.
3. Relate the life expectancy of currency.
4. Use procedures for retiring unfit coins and currency.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide students with simulated coins and currency that have been mutilated in some manner, e.g. coins that have a hole drilled, are cut, bent or filed and currency that is torn, stained or worn.
2. Provide worksheet with graphic examples and discuss reasons for not accepting mutilated monies.
3. Explain difference between mutilated and badly worn.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated coins and currency
2. Worksheet: Examples of mutilated monies

RESOURCES:

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.3 **TASK:** Sorts and stacks coins and currency.

PERFORMANCE OJBECTIVE:

CONDITIONS: Given quantities of currency and coins,

EVALUATION: sorts and stacks the currency and coins using the unit method.

STANDARD: The count should be recorded using a decimal designation and should include recounting and comparing the results.

STUDENT LEARNING EXPERIENCES:

1. Place currency in stacks.
2. Use the unit method in counting coins and currency.
3. Place coins in stacks.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide students with packages of coins and currency to be counted. By packaging before class, packages can be made with predetermined amounts and verified by the students. This activity can be repeated several times in order to stress the importance of accuracy and the advantages of unit counting. Students should develop skill in counting accurately.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated currency and coins
2. Coin roll packages
3. Currency straps
4. Teller stamps

RESOURCES:

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.4 **TASK:** Distinguishes between the features of genuine and counterfeit currency.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of features of currency,

EVALUATION: distinguishes four features of a piece of currency.

STANDARD: The features should include: sharpness of detail, spacing of serial numbers, the agreement of the prefix letter with distinct letter, the quality of the paper and the appearance of the seal.

STUDENT LEARNING EXPERIENCES:

1. Display alertness and avareness in handling coins and currency.

2. Differentiate between geniune currency and counterfeit currency.

SUGGESTED INSTRUCTIONAL TECHNIQUE:

1. Provide instruction about the features of counterfeit currency.

2. Provide worksheet with graphics of a dollar bill that has some of the primary features altered.

3. Have students examine authentic bills to compare the primary features.

4. Conduct quiz on the features of currency that compares genuine and counterfeit currency.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Quiz: features of currency
2. Examples of counterfeit currency

RESOURCES:

PROFESSIONAL TELLER TRAINING SERIES. American Bankers Association, Washington, D.C., 1983.

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.5 **TASK:** Identifies portraits with denominations.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of portraits on currency,

EVALUATION: identifies the denomination.

STANDARD: The match of the portrait with the denomination should be with 100% accuracy.

STUDENT LEARNING EXPERIENCES:

1. Describe seven denominations of currency.

2. Differentiate between genuine currency and counterfeit currency.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Review with the students the various denominations of currency that are minted in the United States.

2. Using transparencies show the portraits and note that each is a president. This is a good time to discuss attempts to counterfeit currency and to point out the consequences of passing counterfeit currency.

3. Relate the worth of a given piece of currency in the monetary system.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Transparencies
2. Worksheet: portraits

RESOURCES:

PROFESSIONAL TELLER TRAINING SERIES. American Bankers Association, Washington, D.C., 1983.

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.6 **TASK:** Matches denominations of currency and coins to the total amount packaged.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of strapped currency and a set of rolled coins,

EVALUATION: matches the value of each without counting.

STANDARD: These sets should include a strap of $1's a strap of $10's, two straps of $20's, a strap of $5's, a roll of dimes, a roll of quarters, a roll of nickels and one roll of half dollars.

STUDENT LEARNING EXPERIENCES:

1. Use unit counting.

2. Strap 100 bills in packages except $50's and $100's.

3. Strap $50's and $100's in packages 20 and 10 respectively.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide the students with practice in breaking packaged coins and currency.

2. Have one student develop the package and then have a second student verify the amount.

3. Help the students to develop sound work habits with particular stress on consistency.

4. Remind the students to use the correct procedures in packaging and in opening the packages of strapped currency.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: packaged currency and coins
2. Worksheet: packaged values
3. Simulated currency and coins

RESOURCES:

PROFESSIONAL TELLER TRAINING SERIES. American Bankers Association, Washington, D.C., 1983.

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.7 **TASK:** Uses proper steps when breaking packaged currency.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given simulated currency that is strapped,

EVALUATION: identifies packages with the three oldest dates and counts the currency.

STANDARD: The count should be from hand to counter to verify amount and if amount is correct, should tear strap in half and throw away.

STUDENT LEARNING EXPERIENCES:

1. Use unit method of counting.
2. Verify by recounting.
3. Use thumb and forefinger technique to count.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide simulated currency of various denominations for students to practice counting by denominations.
2. Demonstrate counting technique by modeling for entire class using hand to counter procedure.
3. This activity can be used in conjunction with buying and selling cash.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated packaged currency
2. Currency straps

RESOURCES:

Doerhring, M. Gene. CASHIER CLERK. South-Western Publishing Company, Cincinnati, OH., 3rd. Ed., 1983.

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.8 **TASK:** Uses proper steps when breaking rolled coins.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given simulated coins that are wrapped,

EVALUATION: removes coins from tube, places on counter and counts.

STANDARD: The count should be done using the index and middle finger and if the amount is correct, should tear tube wrapper in half and throw away.

STUDENT LEARNING EXPERIENCES:

1. Count coin denominations separately.
2. Use index and middle finger to count coins.
3. Verify by recounting.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide simulated coins of various denominations that are wrapped in a specific amount.
2. Demonstrate counting technique using index and middle finger.
3. Activity can be used in conjunction with buying and selling cash.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated coins in rolls or tubes
2. Coin tubes

RESOURCES:

Doerhring, M. Gene. CASHIER CLERK. South-Western Publishing Company, Cincinnati, OH., 3rd. Ed., 1983.

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.9 **TASK:** Describes the proper procedure for accepting wrapped coins for deposit.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a situation where a customer brings a batch of coins that are wrapped in rolls,

EVALUATION: describes in a short paragraph the procedure for accepting the coins for deposit.

STANDARD: The description should include the initialing, the time when the coins are counted and the counting of coins by denomination.

STUDENT LEARNING EXPERIENCES:

1. Identify rolled coin tube amounts.
2. Count coin denominations separately.
3. Verify by recounting.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. In an open discussion with the entire class, stress the importance of keeping the teller line operating quickly and efficiently. As such, wrapped coins are often accepted but verified at a later time. Note that counting and verification are important.
2. By initialing, dating and recording the account number of the customer on the rolled coins, the amount can be checked at a time when the teller line is less busy.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated coins in tubes

RESOURCES:

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.10 **TASK:** Uses proper procedure for accepting bulk uncounted coins for deposit.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given packages of simulated coins of various denominations,

EVALUATION: places all coins on the counter, counts by denomination, stacks coins for a roll, recounts, packages and places teller stamp on each roll.

STANDARD: The coins should be packaged in amounts as indicated by industry practice.

STUDENT LEARNING EXPERIENCES:

1. Count coin denominations separately.
2. Use index and middle finger.
3. Verify by recounting.
4. Use teller stamp to identify received coins.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide simulated coins of mixed denominations.
2. Have students count using the index and middle finger.
3. Demonstrate this technique and show how only coins of the same denomination are counted together.
4. This activity can be used in conjunction with buying and selling cash. (Be sure to indicate that, if customers are waiting or a large number of coins are presented, the coins should be left until more time is available.)

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated coins - uncounted

RESOURCES:

Doerhring, M. Gene. CASHIER CLERK. South-Western Publishing Company, Cincinnati, OH., 3rd Ed., 1983.

3.0 **COMPETENCY/SKILL:** Demonstrates skill in handling coins and currency.

3.11 **TASK:** Buys cash from other teller.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a cash drawer containing no cash,

EVALUATION: buys cash of each denomination, documents on the teller machine and places in cash drawer.

STANDARD: The purchase should be verified and the cash placed in its proper position according to industry practice.

STUDENT LEARNING EXPERIENCES:

1. Recognize denominations and portraits.
2. Count by portraits and denominations.
3. Prepare cash-in ticket for amount of money received.
4. Write transfer tickets for cash received.
5. Use teller machine to record transactions.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Explain unit method of counting and provide exercises for practice.
2. Provide worksheets with situations identified where student must make the decision to buy or sell cash.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated currency - $1.00's and $20.00's
2. Worksheets

RESOURCES:

4.0 **COMPETENCY/SKILL:** Performs procedures for accepting monies.

4.1 **TASK:** Completes deposit slip.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a desire to make a deposit of three checks and $100.00 in currency,

EVALUATION: prepares deposit slip with 100% accuracy within three minutes.

STANDARD: The deposit slip should include: date, checks itemized and labeled and currency itemized.

STUDENT LEARNING EXPERIENCES:

1. Identify parts of a deposit ticket.

2. Route deposit tickets to appropriate sector.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Use prepared examples of checks in varying amounts, currency in varying amounts and blank deposit slips to practice preparing deposit slips.

2. Stress that most financial institutions do not have the teller complete a customer's deposit slip.

3. The slip is to be completed by the customer and, if there is an error, the teller should have the customer change the slip and initial the change. This task is included to be certain that the teller knows how to complete a slip BUT industry practice, generally, does NOT include completing a deposit slip for a customer.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Deposit slips
2. Checks for deposit
3. Currency

RESOURCES:

BANK TELLER BASICS. American Bankers Association, Washington, D.C., 1981.

4.0 **COMPETENCY/SKILL:** Performs procedures for accepting monies.

4.2 **TASK:** Issues savings bonds.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request to purchase a savings bond - series EE,

EVALUATION: issues savings bond.

STANDARD: The issuing will be considered completed when the name(s) on the bond are accurate, the amount on the bond is verified and all the required funds are secured.

STUDENT LEARNING EXPERIENCES:

1. Define savings bonds - series EE.
2. Apply typewriting skills to writing bonds.
3. Accept cash using teller machine.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss the importance of accurately recording name(s), stamping the bond and crediting bank accounts.
2. Discuss differences between accepting cash or check and transfering funds from an established account.
3. Provide practice in completing bond request forms and transfering information to the bond.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Savings bond request forms
2. Bond stamp
3. Date stamp
4. Typewriter
5. Teller machine

RESOURCES:

4.0 **COMPETENCY/SKILL:** Performs procedures for accepting monies.

4.3 **TASK:** Issues cashier's checks.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request for a cashier's check,

EVALUATION: issues a cashier's check.

STANDARD: The issuing will be considered completed when the name of the payee and amount is accurately typed, the check is signed by an appropriate bank officer, the amount is typed using figures, the date and purchaser name is typed and the service charge is collected.

STUDENT LEARNING EXPERIENCES:

1. Define cashier's check.
2. Explain service charges for special services.
3. Apply typewriting skills to completing cashier's checks.
4. Use check protector to imprint recorded amounts.
5. Prepare cash-in slip to record cash received.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Using the transparency, lead a discussion on the essential information contained on a cashier's check.
2. Stress the importance of accurately recording information.
3. Indicate the advantage of using a cashier's check to assure that a check is immediately convertible into cash.
4. Relate the charging of accounts to cash-in function or using a check list of steps for issuing a cashier's check.
5. Have students work with a partner as a customer. Reverse roles and practice again.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Cashier's checks
2. Typewriter
3. Check protector
4. Cash-in tickets
5. Cash box
6. Transparency

RESOURCES:

4.0 **COMPETENCY/SKILL:** Performs procedures for accepting monies.

4.4 **TASK:** Prepares cash-in-out tickets.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a deposit ticket for $100.00 and the customer's request for $50.00 cash,

EVALUATION: prepares cash-in and cash-out tickets.

STANDARD: The tickets must balance with the transaction showing the cash paid.

STUDENT LEARNING EXPERIENCES:

1. Demonstrate skill in completing cash-in and cash-out tickets.
2. Use teller machine to make transactions.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss the uses of the teller machine in processing cash-in and cash-out tickets.
2. Demonstrate the completing of a ticket.
3. Have students practice completing tickets when varying amounts and situations are included, such as requesting cash only, depositing, a check and less cash deposits.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Deposit tickets
2. Teller machine

RESOURCES:

BANK TELLER BASICS. American Bankers Association, Washington, D.C., 1981.

4.0 **COMPETENCY/SKILL:** Performs procedures for accepting monies.

4.5 **TASK:** Describes the procedures for accepting night deposits.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a night deposit, a night deposit delivery and storage record, deposit slips, simulated currency and mock checks,

EVALUATION: describes the procedures for accepting a night deposit.

STANDARD: The description should include: verification procedures, personnel involved, security measures and recording procedures.

STUDENT LEARNING EXPERIENCES:

1. Prepare deposit tickets to record transactions.

2. Complete night-ledger to maintain records.

3. Accept monies to be recorded to account.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Using a locked deposit bag, demonstrate recording the deposit bag number in the ledger, the name of the account, the initials of the teller and the date.

2. Indicate the recording of information on a night depositing delivery and storage record by bag number, name of account and claimer.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Night deposit ledger
2. Night depository delivery and storage record
3. Deposit slips
4. Cash in-out ticket

RESOURCES:

BANK TELLER BASICS. American Bankers Association, Washington, D.C., 1981.

4.0 **COMPETENCY/SKILL:** Performs procedures for accepting monies.

4.6 **TASK:** Orders the procedures for accepting split deposits.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a series of deposit situations,

EVALUATION: arranges in order the procedures for accepting split deposits.

STANDARD: The situations should include a deposit with cash, a deposit with multiple checks and a deposit with less cash.

STUDENT LEARNING EXPERIENCES:

1. Prepare deposit tickets to record transactions.
2. Use addition and subtraction to compute balances.
3. Use on-line teller machine to record transactions.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Review the parts of a deposit slip.
2. Identify those situations that are considered to be a split deposit.
3. Stress the importance of accurately computing deposit slips where there is cash given to a customer (less cash).

INSTRUCTION EQUIPMENT, MATERIALS AND SUPPLIES:

1. Deposit slips - completed
2. Signature card file

RESOURCES:

BANK TELLER BASICS. American Bankers Association, Washington, D.C., 1981.

5.0 **COMPETENCY/SKILL:** Accepts miscellaneous payments.

5.1 **TASK:** Accepts mortgage payments.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given two mortgage payment checks,

EVALUATION: accepts the mortgage payments.

STANDARD: Accepting the payment includes entering the payment into the terminal, decreasing the balance of the mortgage and computing a new balance.

STUDENT LEARNING EXPERIENCES:

1. Use on-line terminal to record transactions.
2. Cash checks to make payments.
3. Stamp mortgage payment coupons to maintain records.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Using mock mortgage payment checks and mortgage coupons, demonstrate entering a payment into an on line terminal.
2. Illustrate the following steps: 1) validating the mortgage payment by entering the customer's name and coupon number into the terminal; 2) stamping the coupon; 3) completing the general ledger ticket for a mortgage payment including the date, name on mortgage and the amount of mortgage payment; 4) initialing and applying the teller's stamp imprint.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Mortgage coupons
2. Check for mortgage payment
3. On-line terminal

RESOURCES:

BANK TELLER BASICS. American Bankers Association, Washington, D.C., 1981.

"Identifying Acceptable Checks." National Innovative Media Company, Calhoun, KY., 1985.

5.0 **COMPETENCY/SKILL:** Accepts miscellaneous payment.

5.2 **TASK:** Accepts installment loan payments.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a customer loan payment,

EVALUATION: accepts an installment loan payment.

STANDARD: Accepting the loan payment should include giving the customer a receipt for the amount of the payment, documenting the payment on a teller machine and forwarding the document to the proper area of the institution for recording.

STUDENT LEARNING EXPERIENCES:

1. Accept loan payment coupons as invoices.
2. Use receipts to verify transactions.
3. Use teller machine to complete transactions.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Use two sample checks and a sample loan payment record to process a loan payment.
2. Stress the importance of examining the check for acceptability, i.e. the check date, payee amount and signature.
3. Illustrate the procedures for recording on the back of the check the department identification, the customer loan account number and the teller number.
4. Validate the coupon on the teller machine or with the teller stamp on the coupon.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Loan payment coupons
2. Mock check for loan payment
3. Teller machine
4. Teller stamp

RESOURCES:

BANK TELLER BASICS. American Bankers Association, Washington, D.C., 1981.

5.0 **COMPETENCY/SKILL:** Accepts miscellaneous payments.

5.3 **TASK:** Accepts payments on overdraft.

PERFORMANCE OJBECTIVE:

CONDITIONS: Given a deposit to a checking account accompanied by an overdraft notice,

EVALUATION: accepts payment on the account.

STANDARD: Accepting the payment includes crediting the amount necessary to cover the overdraft and fees within three minutes.

STUDENT LEARNING EXPERIENCES:

1. Identify overdraft notices on checking accounts.
2. Use fiche to secure payment records.
3. Relate overdraft payments to simple account deposits.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Discuss with class the relationship of overdrafts to deposits.
2. Have the students work with a partner, one as teller and one as customer, to role play accepting payments on overdraft.
3. Instruct the students to greet the customer in a cordial manner, inspect the overdraft notice and verify the information on the notice with information on bank records.
4. Discuss the processing of deposit slips and receipts.
5. Describe closing procedures and being attentive to the customer.
6. Be sure the customer is given a receipt and the overdraft notice.
7. Follow this by calling the bookkeeper to notify that department that a deposit has been made.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Deposit ticket
2. Check for deposit
3. Overdraft notice
4. Teller machine
5. Microfiche viewer
6. Telephone

RESOURCES:

6.0 **COMPETENCY/SKILL:** Perfo'ms procedures for dispersing monies.

6.1 **TASK:** Cashes checks.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a check of a depositor to be cashed,

EVALUATION: cashes the check for the amount indicated.

STANDARD: Cashing the check includes: checking the date, ensuring that the figure amount agrees with the written amount, assuring that the check has not been altered, checking that no stop payments are recorded, checking that the endorsements are as drawn, that sufficient funds are available and that the amount of cash paid equals the amount indicated on the check.

STUDENT LEARNING EXPERIENCES:

1. Identify parts of a check.
2. Describe MICR coding symbols.
3. Apply discrimination skills to check analysis.
4. Write checks in proper manner.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Project a variety of checks (transparencies) on a screen to illustrate properly and improperly written checks.
2. Use these to teach students to identify the parts of a check.
3. Use transparencies to assist students in learning the terminology associated with the parts of a check.
4. This technique can be structured to provide a television quiz show format to resemble twenty questions.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Transparencies - (checks from local banks)
2. Transparencies - (parts of check identified)
3. Checks with amounts entered
4. Simulated money

RESOURCES:

"Making Change." National Innovative Media Company, Calhoun, KY., 1983.

6.0 **COMPETENCY/SKILL:** Performs procedures for dispersing monies.

6.2 **TASK:** Explains procedures for advancing cash on bank credit cards.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request from a supervisor to explain the procedures for advancing cash on a credit card,

EVALUATION: describes in a brief paragraph the procedures for the advance.

STANDARD: The description will include the approvals necessary, the interest accrual time and the disposition of the cash-out slip.

STUDENT LEARNING EXPERIENCES:

1. Explain interest charges on credit cards.

2. Use telephone to secure authorization for payments.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Arrange to secure examples of credit card advance forms from a local financial institution.

2. Use these to discuss cash advances on a credit card.

3. Note the importance of securing the appropriate clearances from the issuing bank or other company before dispersing the cash. In some cases the teller should also secure an internal approval for these cash payments. After the transaction, the credit card advance forms are sent to the designated area in the financial institution.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Credit cards

RESOURCES:

Sargent, Patsy Hall and Mary Faye Ward. COMMUNITY NATIONAL BANK: A BANK TELLER SIMULATION. South-Western Publishing Company, Cincinnati, OH., 1984.

6.0 **COMPETENCY/SKILL:** Performs procedures for dispersing monies.

6.3 **TASK:** Enters amount of interest in savings passbook.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a savings deposit passbook,

EVALUATION: enters amount of interest in the passbook, that has not been posted.

STANDARD: This posting should be verified with 100% accuracy.

STUDENT LEARNING EXPERIENCES:

1. Identify parts of a savings deposit slip.
2. Use addition and subtraction to compute balances.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Project a variety of savings deposit slips on a screen using transparencies.
2. Use grease pencil to make additions on existing accounts.
3. Stress the use of the on-line terminal in completing transactions.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Passbooks
2. Savings deposit slips
3. On-line terminal
4. Transparencies

RESOURCES:

Sargent, Patsy Hall and Mary Faye Ward. COMMUNITY NATIONAL BANK: A BANK TELLER SIMULATION. South-Western Publishing Company, Cincinnati, OH., 1984.

6.0 **COMPETENCY/SKILL:** Performs procedures for dispersing monies.

6.4 **TASK:** Identifies the parts of a savings withdraval slip.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a savings withdraval slip,

EVALUATION: identifies the parts of the slip.

STANDARD: The identification should include: name, address, date, account number, currency, coins, checks and total balance.

STUDENT LEARNINGS EXPERIENCES:

1. Identify parts of a savings withdraval slip.

2. Use additon and substraction to compute balances.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Project a variety of savings withdraval slips on a screen using the transparencies.

2. Use grease pencil to highlight differences and to indicate the essential characteristics.

3. Have students practice placing transactions on a withdraval slip.

4. Discuss placement on the slip and the ways of verifying the transaction.

5. If students have a savings account, have several discuss any withdravals they made.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Passbooks
2. Savings withdraval slips
3. Computer on-line terminal
4. Transparency

RESOURCES:

Sargent, Patsy Hall and Mary Faye Ward. COMMUNITY NATIONAL BANK: A BANK TELLER SIMULATION. South-Western Publishing Company, Cincinnati, OH., 1984.

6.0 **COMPETENCY/SKILL:** Performs procedures for dispersing monies.

6.5 **TASK:** Identifies reason a check may be refused for payment.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of statements,

EVALUATION: identifies those reasons that a check may be refused for payment.

STANDARD: The reasons should include insufficient funds and stop payment.

STUDENT LEARNING EXPERIENCES:

1. Identify insufficient funds and explains procedures for assessing service charges.

2. Assist in completing stop payment requests.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Present lecture on the meaning of insufficient funds and stop payment.

2. Develop understanding of the relationship between these two ideas and their impact on check cashing.

3. Also, note that "stop payment" should be stamped on a check to alert other tellers of the refusal. Then, if the check is presented for payment again, it will save time.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Transparency

RESOURCES:

BANK TELLER BASICS. American Bankers Association, Washington, D.C., 1981.

6.0 **COMPETENCY/SKILLS:** Performs procedures for dispersing monies.

6.6 **TASK:** Determines redeemable value of U. S. Government Savings Bonds.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given three savings bonds - series EE - to be cashed,

EVALUATION: determines redeemable value.

STANDARD: Redeemable value should include: determining date the bond is redeemable, determining the value of the bond and the interest accrued.

STUDENT LEARNING EXPERIENCES:

1. Differentiate between types of savings bonds.
2. Relate promissory notes to credit.
3. Identify due dates.
4. Relate redemption chart figures to interest and principle.
5. Compute interest on principle amounts.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Using the transparencies discuss the steps involved in cashing a U. S. Government Savings Bond.
2. Identify parts of the bond that are essential to consider when cashing.
3. Emphasize the importance of verifying endorsements and the redemption date.
4. By using the redemption chart, the value of the bond can be determined.
5. Use this activity to review the computation of interest using a formula.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Transparency - savings bond
2. Transparency - redemption chart

RESOURCES:

6.0 **COMPETENCY/SKILL:** Performs procedures for dispersing monies.

6.7 **TASK:** Identifies procedures for approving or receiving approval for checks for non-customers.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of procedures,

EVALUATION: identifies procedures for approving or receiving approval of checks for non-depositors.

STANDARD: The procedures will include the comparison of signatures and identification numbers and securing supervisory approvals.

STUDENT LEARNING EXPERIENCES:

1. Compare endorsements with existing records and known relationships.

2. Identify types of credentials used in identification.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide the student with several examples of credentials that are used to verify identification.

2. Begin by having the students examine credentials in their possession and have them compare signatures on several of these pieces.

3. Stress the importance of examining these credentials and requesting confirmation even though the situation may be awkward. Securing a second signature example is acceptable.

4. Emphasize the importance of comparing identification numbers and other identifying codes.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: non-depositors
2. Checklist: identification credentials

RESOURCES:

6.0 **COMPETENCY/SKILL:** Performs procedures for dispersing monies.

6.8 **TASK:** Describes the steps necessary for processing a stop payment.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given items presented for payment,

EVALUATION: describes the steps necessary for processing a stop payment.

STANDARD: The description will include the initiator, the ways it can be initiated, the verifications necessary and the notifications to be made.

STUDENT LEARNING EXPERIENCES:

1. Assist in completing stop payment requests.

2. Verify account records with customer account numbers.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Explain the reasons that a stop payment is usually initiated.

2. Cite examples that are commonplace and indicate that the originator is the customer.

3. Have stop payment forms from a local financial institution available for inspection.

4. Review the types of information that are requested on the form. Many institutions have specially designated personnel to complete the stop payment transaction after the form is completed.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Stop payment form - local institutions

RESOURCES:

6.0 **COMPETENCY/SKILL:** Performs procedures for dispersing monies.

6.9 **TASK:** Verifies currency and coins paid to customers.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given two checks by a depositor,

EVALUATION: verifies cash paid to customers.

STANDARD: The verification should include a second counting of the cash and a comparison of the total amount of the checks.

STUDENT LEARNING EXPERIENCES:

1. Count by denomination to determine amounts.

2. Handle coins and currency in proper manner.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Review the proper procedures for counting coins and currency and then have students practice these procedures.

2. Have the students work in pairs and arrange to practice these procedures each day over an extended period. Verifying monies paid is critical for a successful teller.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated coins and currency
2. Mock checks

RESOURCES:

"Making Change." National Innovative Media Company, Calhoun, KY., 1983.

6.0 **COMPETENCY/SKILL:** Performs procedures for dispersing monies.

6.10 **TASK:** Verfies existing funds in savings account.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given an account statement and an in person request to verify the funds in a savings account,

EVALUATION: gives account balance and lists the essential steps to complete the request.

STANDARD: The steps should include: the identification of the person requesting the balance, the verification of signatures, the use of an account number and the method for reporting the balance to the customer.

STUDENT LEARNING EXPERIENCES:

1. Use telephone skills to assist in customer relations.
2. Determine savings account balances.
3. Apply confidentiality in working with customers.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Arrange to have copies of fictitious savings account t statements available to examine with the class.
2. Reviev these with the class paying special attention to the codes and symbols.
3. Discuss the importance of confidentiality especially when dealing indirectly with a person such as on the telephone.
4. Have the students identify account balances for selected dates on a statement.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Bank statements
2. On-line terminal

RESOURCES:

6.0 **COMPETENCY/SKILLS:** Performs procedures for dispersing monies.

6.11 **TASK:** Verifies signatures.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given an on-us check presented for cashing,

EVALUATION: verifies signatures.

STANDARD: The verification should include: matching the endorsement signature and/or the check writers signature with the signature cards.

STUDENT LEARNING EXPERIENCES:

1. Compare endorsements with signature cards.
2. Observe and discriminates between written signatures.
3. Use customer relations skills in handling difficult situations.
4. Cash on-us checks.
5. Lock cash drawer.
6. Apply procedures for verifying credentials.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Use transparencies to teach discrimination between signatures.
2. Point out the need to have endorsements made in your presence and the need for tact when requesting a second verification.
3. Arrange to have handwriting analyst present his/her ideas concerning analysis.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Signature cards with signatures
2. Mock checks with endorsements
3. Worksheet: verifying signatures
4. Transparencies

RESOURCES:

YOUR CHECKING ACCOUNT. American Bankers Association, Washington, D.C., 1980.

7.0 **COMPETENCY/SKILL:** Utilizes appropriate selling techniques to refer customers for financial services.

7.1 **TASK:** Uses information from brochures to explain financial services.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given an inquiry regarding applying for a credit card and a brochure from a financial institution,

EVALUATION: lists three features of a debit card and three features of a credit card from the brochures that may be of interest to a customer.

STANDARD: The features should include: check guarantee, limits, qualification requirements and customer benefits.

STUDENT LEARNING EXPERIENCES:

1. Understand the principles of suggestion selling.
2. Listen effectively to customer's while sharing information.
3. Involve customer in dialogue for effective communication.
4. Relate product information regarding service.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have the students read brochures from several local financial institutions on two types of credit cards.
2. Have each student explain each type of card to another student.
3. After each student has had an opportunity to explain the credit card features to another using the brochure, discuss the reasons why product information is essential to effectively assist a customer. Indicate these reasons on the chalkboard.
4. Follow this discussion with a short discussion of the importance of effective listening and the skill of restating. Have the students again practice explaining the features of a debit and a credit card using restating skills.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Chalkboard
2. Brochures from local financial institutions on debit and credit cards

RESOURCES:

Snyder, L. and W. Cabianca. AN EXPERIENTIAL APPROACH TO INTERVIEW TRAINING. Revised, 1982.

7.0 **COMPETENCY/SKILL:** Utilizes appropriate selling techniques to refer customers for financial services.

7.2 **TASK:** Describes procedures for involving a customer in a sales presentation.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given an inquiry regarding a savings account,

EVALUATION: describes an effective technique for getting a customer to request opening a savings account.

STANDARD: The description should include using the customer's name and involving the customer in the presentation.

STUDENT LEARNING EXPERIENCES:

1. Use paraphrasing techniques in working with customers.
2. Use restating techniques in working with customers.
3. Make eye contact to improve customer relations.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have the students read the descriptions of restating and paraphrasing.
2. Practice these skills by having the students work in pairs and describe a significant event from their summer vacation that they are willing to share. The second person or the listener is to use the skills of restating and paraphrasing to assist the person in telling their story about the event.
3. After all the students have had an opportunity to practice the skills, hold a discussion concerning the effects of using the skills.
4. Have the students work in groups of three to practice involving a second person in responding to an inquiry regarding a savings account.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: restating and paraphrasing
2. Cue cards: labeling statements

RESOURCES:

Snyder, L. and W. Cabianca. AN EXPERIMENTAL APPROACH TO INTERVIEW TRAINING. Revised, 1982.

7.0 **COMPETENCY/SKILL:** Utilizes appropriate selling techniques to refer customers for financial services.

7.3 **TASK:** Identifies services to satisfy customer needs.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a series of ten vignettes on customer financial needs,

EVALUATION: identifies the service that would best satisfy the customers needs.

STANDARD: The services should include: checking accounts, money market accounts, statement savings accounts, passbook savings accounts, certificates of deposit, ready cash reserve, check guarantee cards, automatic teller machine cards, loans and direct deposit.

STUDENT LEARNING EXPERIENCES:

1. Explain financial services to customers.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students read brochures of local financial institutions on their portfolio of services.

2. Prepare a series of situations that reflect these financial services that may be requested by a person.

3. Read these one by one to the entire class.

4. Have one student respond with the service that he/she thinks is being requested. Have a second student indicate whether or not he/she agrees with the first student's answer. If he/she agrees, have the person identify the clue that led to this conclusion.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Vignettes: customer needs
2. Brochures - local financial institutions

RESOURCES:

BROCHURES FROM LOCAL FINANCIAL INSTITUTIONS.

7.0 **COMPETENCY/SKILL:** Utilizes appropriate selling techniques to refer customers for financial services.

7.4 **TASK:** Directs customers to appropriate personnel for financial services.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request to open a checking account and an organizational chart,

EVALUATION: directs the customer to the appropriate personnel for the financial service.

STANDARD: Directing the customer should include: involving the customer in verifying the need to the available service and directing the customer to the appropriate person to assist in opening an account.

STUDENT LEARNING EXPERIENCES:

1. Integrate sales techniques while providing services.
2. Explain financial services to customers.
3. Demonstrate knowledge of division of labor concepts.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Have the students practice the use of sales techniques in the explanation of financial services.
2. Emphasize the importance of quickly determining needs so that the teller line can be efficient.
3. This requires that the need is quickly determined, the service is explained and the customer is directed to the appropriate service personnel.
4. Stress the importance of treating the customer that is in front of you as the most important person met today.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Organizational chart - local institution

RESOURCES:

8.0 **COMPETENCY/SKILL:** Applies word processing concepts and operates equipment.

8.1 **TASK:** Loads word processing software and uses appropriate commands to access software functions.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a software program disk (word processing), a micro-computer and a data disk,

EVALUATION: boots the software and accesses the software functions.

STANDARD: When the software program is accessed the main menu should appear and the program should be ready to perform as specified.

STUDENT LEARNING EXPERIENCES:

1. Activate the microcomputer.
2. Operate the computer language system through booting.
3. Use word processing software.
4. Apply keyboarding procedures to word processing.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide the students with a hands-on experience using the microcomputer.
2. Tell them how to turn on the computer and the ways to get the computer and the program talking the same language.
3. Discuss the disks and their care and the meaning of write protected.
4. Have students practice loading the microcomputer, inserting and removing the disk.
5. Emphasize the importance of when the microcomputer is turned on and off in relation to the disks.
6. Have the students use the program by doing very simple keyboarding.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Resource material
2. Microcomputer
3. Software program - word processing
4. Data disks

RESOURCES:

Brooks, Lloyd D. 101 WORD PROCESSING EXERCISES. Gregg/McGraw-Hill Book Company, Novato, CA.

Farmer, Graham, Jenkins. KEYBOARDING: AN INTRODUCTORY COURSE. Forkner Publishing Corporation, 1985.

Varner, Jane. WORD PROCESSING OPERATIONS: DOCUMENT PREPARATION. Science Research Associates, Chicago, IL.

8.0 **COMPETENCY/SKILL:** Applies word processing concepts and operates equipment.

8.2 **TASK:** Inputs information using the keyboard to record and store information.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a softvare program disk (vord processing), a microcomputer, a data disk, and information to enter,

EVALUATION: inputs the information using a keyboard to record and store information.

STANDARD: When completed the information will be recorded on the data disk, the data disk removed from the disk drive, the micro-computer turned off, the programs started again, the printer activated and copies of the sample letter printed using the program and the data disk.

STUDENT LEARNING EXPERIENCES:

1. Use vord processing softvare.
2. Apply keyboarding procedures to vord processing,
3. Demonstrate keyboarding skills with the microcomputer.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Present demonstration concerning the use of vord processing.
2. Help students to understand that computers can be used to manipulate numbers, vords or other symbols.
3. By systematically completing each task, lead students to feel in command of the computer and its program.
4. Initially, stress the movement of the cusor over the vorking page and various vays to move the cusor.
5. After students load the program and have moved the cursor, easily, have them engage in short keyboarding drills to gain comfort vith the keyboard.
6. Point out the scrolling feature and have the students run text onto a second page.
7. Have students save and retrieve the document.
8. Provide practice vith the entire process by having the students enter text and use the printer.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Microcomputer
2. Software program - (word processing)
3. Data disks
4. Sample business letter

RESOURCES:

Brooks, Lloyd D. 101 WORD PROCESSING EXERCISES. Gregg/McGraw-Hill Book Company, Novato, CA.

9.0 **COMPETENCY/SKILL:** Applies security procedures.

9.1 **TASK:** Recognizes opening signal.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of security procedures,

EVALUATION: identifies from a list opening signals that may be used to indicate an institution is safe to enter.

STANDARD: These signals should reflect industry practice.

STUDENT LEARNING EXPERIENCES:

1. Apply skill of observation to opening procedures.
2. Identify security used in preventing losses.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Develop a set of signals to be used to indicate various classroom activities.
2. For example, have a hand signal to indicate "quiet", another to indicate "beginning of lecture" or another to indicate the classroom is "safe to enter".
3. Explain that banks and financial institutions use a method to tell employees if it is safe to enter the place of employment at the start of the business day. These signals obviously are closely held to optimize their effectiveness.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: security

RESOURCES:

9.0 **COMPETENCY/SKILL:** Applies security procedures.

9.2 **TASK:** Locks and unlocks the cash drawer.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a simulated teller window with a cash drawer and a lock and key,

EVALUATION: locks and unlocks the cash drawer whenever leaving the window or returning.

STANDARD: The cash drawer should be locked and unlocked in the following situations: leaving window to verify a transaction: leaving window to get more cash or seeking approval on a check of a nondepositor.

STUDENT LEARNING EXPERIENCES:

1. Demonstrate responsibility in managing cash drawer.

2. Keep appropriate control of keys.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide practice for students in opening and maintaining a window.

2. Use simulated coins and currency. Relate this activity to other activities involving handling monies.

3. Designate place to store cash drawer keys and provide experience in developing patterned moves in locking and unlocking the cash drawer.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Simulated coins and currency
2. Cash drawer with key

RESOURCES:

9.0 **COMPETENCY/SKILL:** Applies security procedures.

9.3 **TASK:** Recognizes a check kite and lists procedures to follow in responding to a check kite.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a case study,

EVALUATION: recognizes the check kite and lists the procedures for handling the kite.

STANDARD: The list should include those actions needed to be taken by a teller to prevent losses and methods for identifying the kite.

STUDENT LEARNING EXPERIENCES:

1. Recognize a check kite.

2. Describe procedures for handling a kite.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students read two case studies of check kiting.

2. After reading the first, discuss kiting and the procedures to be used in preventing losses.

3. After reading the second case study, have each student write a short paragraph regarding the kite and the procedures to be used in preventing losses.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Case studies - three

RESOURCES:

9.0 **COMPETENCY/SKILL:** Applies security procedures.

9.4 **TASK:** Describes how to detect bad checks.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a check,

EVALUATION: describes in a short paragraph the ways of detecting a bad check.

STANDARD: The description should include: checking the Federal Reserve number, the form of the check, the MICR code, the series number and the paper content.

STUDENT LEARNING EXPERIENCES:

1. Use transit number and routing symbols.
2. Understand MICR - coding of checks.
3. Identify federal numbers on checks.
4. Apply procedures for verifying credentials.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Using a transparency of a check, discuss the parts of a check and note those parts that can be used to detect bad checks.
2. Point out the legal ratifications of using bad checks.
3. Stress the importance of being constantly aware during the customer transaction.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Transparency: checks

RESOURCES:

9.0 **COMPETENCY/SKILL:** Applies security procedures.

9.5 **TASK:** Identifies procedures to follow in case of a robbery.

PERFORMANCE OBJECTIVE:

CONDITIONS: From a list of actions,

EVALUATION: identifies procedures to follow in case of a robbery.

STANDARD: These procedures should include: following instructions, sounding alarm, keeping notes, observing, watching, listening and completing reports.

STUDENT LEARNING EXPERIENCES:

1. Describe procedures to follow during and after a robbery.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have local police speak with class regarding a robbery, the types of preventive actions to be taken and those details that would be most beneficial during an investigation.

2. If possible, arrange to have officer observe a mock robbery and identify his/her observations and clues or use a game such as clue to teach skills of observation.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Check-out activity: robbery
2. Check-list: during and after a robbery
3. Worksheet: description of a robbery

RESOURCES:

9.0 **COMPETENCY/SKILL:** Applies security procedures.

9.6 **TASK:** Identifies procedures to follow in case of kidnapping.

PERFORMANCE OBJECTIVE:

CONDITIONS: From a list of actions,

EVALUATION: identifies procedures to follow in case of a kidnapping.

STANDARD: These procedures include: remaining calm, requesting proof of holding hostage, making notes, notifying supervisor, cooperating, following instructions and verifying threats.

STUDENT LEARNING EXPERIENCES:

1. Identify security procedures used to prevent losses.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Conduct a discussion with the entire class focusing on the importance of remaining calm during a kidnapping especially if you are the person receiving a telephone call.

2. Have a policeman come to the class and present ideas concerning the behaviors that are most effective in this type of stressful situation.

3. Cite figures of the frequency of a kidnapping occurring but stress the importance of considering what to do in advance of the situation.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Procedures to follow in case of kidnapping

RESOURCES:

9.0 **COMPETENCY/SKILLS:** Applies security procedures.

9.7 **TASK:** Identifies security measures used by financial institutions.

PERFORMANCE OBJECTIVE:

CONDITONS: Given a request to list security measures

EVALUATION: identifies security measures used by financial institutions.

STANDARD: The security measures should include: vaults, locked doors, locked drawers, cash drawer limits, security guards, surveillance cameras, opening signals and alarms.

STUDENT LEARNING EXPERIENCES:

1. Operate security equipment.
2. Relate security measures to daily operations.
3. Apply confidentiality to operations procedures.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Arrange for a field trip to a financial insititution.
2. Prior to the trip hold a brief discussion on security measures that are essential to a financial institution.
3. Have students observe security measures during the trip and arrange for a presentation regarding the vault and its uses.
4. Upon returning from the field trip, have students develop a list of the security measures they observed.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Field trip to local financial institution

RESOURCES:

10.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

10.1 **TASK:** Operates electric/electronic typewriters.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given one typed copy and one rough draft copy of a letter,

EVALUATION: keyboards each letter.

STANDARD: Each copy should be 100% accuracte at 50 words per minute. Corrections should be undetectable.

STUDENT LEARNING EXPERIENCES:

1. Apply keyboarding skills.
2. Proof from originals to copies.
3. Make corrections neatly.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Using the instructional guide have students practice keyboarding.
2. Stress the importance of working rapidly but with accuracy.
3. Use various drills to develop finger dexterity.
4. Develop speed and accuracy through frequent check of performance.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Electric typewriter
2. Correction fluid
3. Instruction guide

RESOURCES:

Crawford, T. James, Lawrence W. Erickson, Jerry Robinson, Lee Beaumont, and Arnola Ownby. CENTURY 21 TYPEWRITING. South-Western Publishing Company, Cincinnati, OH., 3rd Ed., 1982.

Lloyd, A. C., F. E. Winger, J. E. Johnson, R. A. Hall, P. C. Morrison, and J. L. Rowe. GREGG TYPING. Gregg/McGraw-Hill Book Company, Novato, CA., Series Seven, 1982.

10.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

10.2 **TASK:** Operates electronic calculators.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a series of twenty mock checks and an electric calculator,

EVALUATION: calculates the total amount of the checks.

STANDARD: To be completed the amount should be added and verified on an electronic calculator within five minutes.

STUDENT LEARNING EXPERIENCES:

1. Apply keyboarding skills
2. Demonstrate skill in using function keys.
3. Discriminate between parts of a bank statement.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students observe demonstration of the use of electronic calculator.
2. Provide students with opportunity to have hands-on experience.
3. Relate function keys to their mathematical operations.
4. Have students practice using touch system.
5. Demonstrate technique and cite advantages of the technique.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Electronic calculator
2. Mock checks

RESOURCES:

Pasewark, William R. ELECTRONIC DISPLAY CALCULATOR. South-Western Publishing Company, Cincinnati, OH., 2nd Ed., 1984.

10.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

10.3 **TASK:** Operates microfiche readers.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given four items to locate on a microfiche and a microfiche reader,

EVALUATION: operates reader by inserting the fiche and locating the items.

STANDARD: To be considered completed all three items should be located within three minutes.

STUDENT LEARNING EXPERIENCES:

1. Locate material on a microfiche.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Demonstrate the layout of a fiche and the nature of a microfiche reader.

2. Provide students with hands-on experience using a reader to locate information.

3. Combine this activity with the filing practice to integrate skills.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Microfiche reader

RESOURCES:

10.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

10.4 **TASK:** Operates on-line terminals.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a deposit slip by a customer,

EVALUATION: enters deposit into on-line terminal and gives receipt.

STANDARD: The receipt should be 100% accurate with name, account number and amount of deposit verified.

STUDENT LEARNING EXPERIENCES:

1. Use microcomputer to do word processing.
2. Make data entries electronically.
3. Demonstrate the use of entry codes.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Using a terminal and an Information Sheet, identify the parts of a terminal by clearly pointing to the part and discussing its function in relation to the overall system.
2. Demonstrate the operation of the various functions.
3. Provide hands-on experience for the students using several exercises including: entering a deposit, entering a withdraval, transfering funds from a savings to a checking account and transferring funds from a checking to a savings account.
4. Provide initial experience with a microcomputer.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES;

1. On-line terminal
2. Information sheet: functions of a terminal

RESOURCES:

10.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

10.5 **TASK:** Operates a check protector.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request for a cashier's check,

EVALUATION: uses a check protector to enter the amount of the request.

STANDARD: This evaluation must be completed within two minutes and must be verified by initialing the amount requested.

STUDENT LEARNING EXPERIENCES:

1. Understand the parts of a cashier's check.
2. Use keyboarding skills for labeling information.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students practice using a check protector.
2. Prepare sample cashier's checks to be inscribed.
3. Have students keyboard in the amount of the check next to the dollar sign, the date, the name of the payee, and then inscribe the written amount with the check protector. (This machine is often referred to as a check writer.)

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Cashier's check (facsimile)
2. Typewriter
3. Request for a cashier's check

RESOURCES:

11.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

11.1 **TASK:** Greets customer(s) in a friendly and courteous way.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a role play situation with a customer,

EVALUATION: greets the customer in a friendly and courteous way.

STANDARD: The greeting should include: eye contact, using the persons name, and have a friendly smile.

STUDENT LEARNING EXPERIENCES:

1. Relate customer names through identification.
2. Establish eye contact during conversation.
3. Make customer feel he/she is the most important person.
4. Use paraphrasing to clarify communications.
5. Use restating to clarify communications.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students discuss initial meeting of persons that they can recall.
2. Identify those meetings where they felt comfortable and at ease very soon.
3. List the behaviors that helped them to be comfortable.
4. Have students relate a pleasant experience to another student.
5. Have the student provide feedback regarding student behavior that made them feel confortable.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Role play cards

RESOURCES:

11.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

11.2 **TASK:** Thanks each customer at the end of each transaction.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a role play situation with a customer,

EVALUATION: thanks the customer at the end of the transaction.

STANDARD: The closing of the transaction should include: eye contact, using the person's name, having a friendly smile and thanking the customer for his/her business.

STUDENT LEARNING EXPERIENCES:

1. Use customer's name in greeting and closing.

2. End transactions cordially and with a smile.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Thanking customers should be linked to the completion of technical aspects of banking and finance. This skill should be developed throughout the course and the evaluation completed after the students have had experience with the banking/finance concepts. This task in this competency can be grouped to provide focused practice on customer relations.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Role cards

RESOURCES:

11.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

11.3 **TASK:** Communicates with customer(s).

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a role play situation with a customer requesting information about opening a savings account,

EVALUATION: communicates with the customer to supply information.

STANDARD: The communication should include: restatements, paraphrases, and controlling and discovering questions.

STUDENT LEARNING EXPERIENCES:

1. Use paraphrasing to clarify communications.

2. Use restating to clarify communications.

3. Apply questioning strategies with customers.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students work in pairs. After a brief lecture distinguishing between paraphrasing and restating, have the students identify each from a list.

2. Have the students work in pairs to practice these skills. Introduce questioning strategies by discussing controlling and discovering questions.

3. Have students work in pairs to practice each skill. Each, in turn, takes three minutes to relate an experience from the past weekend. The second member of the pair is to paraphrase, restate or use controlling or discovering questions to help the person tell his/her story.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: questioning strategies
2. Worksheet: paraphrasing/restating
3. Role cards

RESOURCES:

Snyder, L and W. Cabianca. AN EXPERIENTIAL APPROACH TO INTERVIEW TRAINING. Revised, 1982.

11.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

11.4 **TASK:** Describes worker effectiveness skills.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of worker situations,

EVALUATION: describes the worker effectiveness skills to be used in each situation.

STANDARD: The worker effectiveness skills should include: punctuality, missing work, visiting on the job, personal management, poise and confidentiality.

STUDENT LEARNING EXPERIENCES:

1. Relate work rules to effective working.
2. Apply confidentiality to banking operations.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Conduct an open discussion of rules as they apply to schools.
2. Relate these to the work setting.
3. Have the students discuss work rules with their parents and have them gather specific rules used in their parents' job situations.
4. Compare these rules especially how certain rules differ depending on the type of job e.g., punctuality in various job settings.
5. Develop worksheet to have each student rate himself/herself in worker effectiveness skills.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: worker effectiveness

RESOURCES:

11.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

11.5 **TASK:** Describes a neat appearance and appropriate clothing.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of personal appearance and clothing situations,

EVALUATION: states two rules for each situation.

STANDARD: The list should include: hands and nails, body odors, make-up, jewelry, clothing and fad clothing.

STUDENT LEARNING EXPERIENCES:

1. Relates nutrition to appearance and work effectiveness.
2. Maintains appropriate nail care.
3. Develops personal hygiene habits.
4. Applies dress codes to the work setting.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students make a collage of clothing that goes well together and one of clothing that does not go well together from pictures in magazines and catalogs. e.g. cut out pictures and mix plaids and stripes.
2. Also, have nutritionist, beautician, color coordinator and clothing store salesperson as guest speakers.
3. Develop a worksheet on grooming.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: grooming anaylsis
2. Magazines and catalogs

RESOURCES:

Golden, Nancy J. DRESS RIGHT FOR BUSINESS. Gregg/McGraw-Hill Book Company, Novato, CA., 1986.

11.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

11.6 **TASK:** States ways to handle difficult customer situations.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of vignettes on difficult customers,

EVALUATION: states two ways to handle each situation.

STANDARD: The vignettes should include: argumentative type, inside-dopester, the complainer and the bossy type.

STUDENT LEARNING EXPERIENCES:

1. Use alternative response patterns in customer relations.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss working with difficult persons such as: the grouch, the bossy person, the complainer, the inside dopester and the flirt.

2. Solicit opinions about alternative ways of handling these types stressing the importance of matching each person's personal style with a response that is appropriate for him/her. (There probably is no single response to any one situation or type person but general ideas can be generated that provide alternatives rather than a single response set).

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: working with difficult persons

RESOURCES:

1.0 **COMPETENCY/SKILL:** Describes the loan/credit function.

1.1 **TASK:** Explains the principles for evaluating an applicant for a loan or credit.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a sheet of paper and a request to explain the principles for evaluating an applicant for credit,

EVALUATION: writes a short paragraph explaining the principles.

STANDARD: The explanation should include character i.e. the person's sense of responsibility, capacity i.e. the person's ability to earn money and capital i.e. the physical or financial assets of the applicant that can be used to pay oved money.

STUDENT LEARNING EXPERIENCES:

1. Relate 3-C's to loan function.
2. Identify a loan with borroving.
3. Explain credit as an advance of cash or merchandise.
4. Understand reasons for confidentially in loan/credit relations.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Invite a local small business owner to discuss getting and giving credit.
2. Be sure students understand loans and credit before asking them to explain the principles of evaluating for loans or credit.
3. Have students complete two or three credit application blanks.
4. Use these to introduce the concepts, character, capacity and capital.
5. Have students explain each concept to another student.
6. Then, provide practice in writing brief explanations of the principles, relating each principle to one of the questions on the application blank.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Credit application blanks
2. Worksheet: The Three-C's

RESOURCES:

CONSUMER LENDING. American Bankers Association, Washington, D.C., 1983.

1.0 **COMPETENCY/SKILL:** Describes the loan/credit function.

1.2 **TASK:** Describes interest and annual percentage rate.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request to describe interest and annual percentage rate,

EVALUATION: writes a short paragraph.

STANDARD: The description should include the idea that interest is a charge or rent for borrowed money and that annual percentage rate is a yearly percentage rate.

STUDENT LEARNING EXPERIENCES:

1. Compute interest formula and transpositions.
2. Differentiate service charge from interest rate.
3. Read payment tables.
4. Relate carrying charges and service charges.
5. Explain percentage as a decimal figure.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Introduce the concept of interest by having students examine Installment Payment Tables from mail order catalogs.
2. Use a transparency to illustrate calculating interest charges.
3. Begin with the simple formula (I=PRT) and calculate various interest charges.
4. Have students calculate and then try calculating rates using the formula.
5. Discuss annual percentage rate and relate to truth in lending.
6. Illustrate how a monthly interest rate translates into an annual percentage rate.
7. Discuss how service charges are often added to loans increasing the actual interest rate charged.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Installment payment table
2. Transparency

RESOURCES:

BROCHURES FROM LOCAL FINANCIAL INSTITUTIONS

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1.0 **COMPETENCY/SKILL:** Describes the loan/credit function.

1.3 **TASK:** Identifies debt collection practices that are prohibited by law.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of credit activities,

EVALUATION: selects those practices that are prohibited by law.

STANDARD: The practices should include: reasonable, hours of contact, harrassment, customer convenience, contact restrictions, third party involvement and discontinuing contact.

STUDENT LEARNING EXPERIENCES:

1. Recognize debt collection laws.
2. Explain debt as an obligation against assets.
3. Identify collection agencies and responsibilities.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss the interpersonal relations issues that can arise from collecting monies that are borrowed, e.g. some people pay late or neglect to pay.
2. Note the needs of a lender to receive repayment and pressures that may lead to regaining monies under negative circumstances. Discuss from historical perspective. Then, identify practices currently prohibited and discuss each one.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Checksheet: loan practices

RESOURCES:

HOW TO GET AND KEEP THE CREDIT YOU DESERVE. American Bankers Association, Washington, D.C., 1979.

1.0 **COMPETENCY/SKILL:** Describes the loan/credit function.

1.4 **TASK:** Describes line of credit.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request to describe a line of credit,

EVALUATION: defines a line of credit.

STANDARD: The description should include: the lender's agreement, the borrower's agreement and the actions if the borrower does not fulfill his/her agreement.

STUDENT LEARNING EXPERIENCES:

1. Relate collateral to pledged property.
2. Explain credit as an advance of monies.
3. Identify loan agreements as business contracts.
4. Relate interest rates decimal equivalents.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss the needs for credit by various businesses, especially business involved in the service industry.
2. Explain that the running balance of a line of credit often is less than the limit of the loan.
3. Discuss how interest charges are computed and the lender's rights to property, if the agreement is not sustained.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Brochures - local financial institutions - line of credit

RESOURCES:

BROCHURES FROM LOCAL FINANCIAL INSTITUTIONS

1.0 **COMPETENCY/SKILL:** Describes the loan/credit function.

1.5 **TASK:** Identifies various types of collateral.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of items,

EVALUATION: selects those types that often are used for collateral.

STANDARD: The types should include specific property with some value.

STUDENT LEARNING EXPERIENCES:

1. Relate collateral to pledged property.
2. Explain purchase price in relation to value.
3. Relate resale price to value.
4. Understand loan to value ratio.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Begin by defining collateral as being specific property that a borrower pledges as security until a loan is repaid.
2. Use illustrations of requests to borrow funds and the use of collateral to make the loan more secure for the lender.
3. Discuss how risk interfaces with rates charged.
4. Use automoble loans to illustrate the use of collateral emphasizing the relationship of purchase price to resale price.
5. Use varied examples of loan requests and potential collateral to make the point that specific property is essential.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: collateral

RESOURCES:

2.0 **COMPETENCY/SKILL:** Demonstrates knowledge of loan/credit services.

2.1 **TASK:** Defines a loan.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request to describe a loan,

EVALUATION: defines a loan.

STANDARD: The description should include the lenders and the borrower's responsibility, the fees or discount rate, repayment provisions and the means of securing the loan.

STUDENT LEARNING EXPERIENCES:

1. Identify a loan with borroving.
2. Differentiate between consumer loan and mortgage loan.
3. Relate promissory note to promise to pay.
4. Relate collateral to pledged property.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Use brochures from local financial institutions to introduce the topic of loans.
2. Draw on loan experiences of students, such as, borroving against a weekly allovance, to illustrate the important provisions of loans.
3. Have students look at nevspapers to determine interest rates on various items. Particular attention might be given to car loan rates. Relate these to installment payments.
4. Have students compute interest and compare with the cost of the item.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Brochures: local/financial institutions
2. Worksheet: features of loans

RESOURCES:

BROCHURES FROM LOCAL FINANCIAL INSTITUTIONS

2.0 **COMPETENCY/SKILL:** Demonstrates knowledge of loan/credit services.

2.2 **TASK:** Explains service charges.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a role play situation with a customer,

EVALUATION: explains services charges.

STANDARD: The explanation should include: examples of services where charges are assessed and two reasons why charges are assessed.

STUDENT LEARNING EXPERIENCES:

1. Differentiate services charges from interest rate.
2. Explain insufficient funds (NSF) in checking account.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have copies of brochures on the portfolio of services provided by numerous financial institutions available to be revieved in class.
2. Have students read initially from brochures of banks, then savings and loan associations and finally of credit unions.
3. Then, lead discussion to compare services offered and the fees charged.
4. Ask students, who have accounts with any of the institutions, whether they have had experience with being charged for services.
5. Emphasize the charges for insufficient funds (NSF) and the consequences of writing checks when there are not sufficient funds to cover the check.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Brochure: local financial institution explaining service charges
2. Role cards

RESOURCES:

BROCHURES FROM LOCAL FINANCIAL INSTITUTIONS

2.0 **COMPETENCY/SKILL:** Demonstrates knowledge of loan/credit services.

2.3 **TASK:** Recontructs loan/credit payments from source documents.

PERFORMANCE OBJECTIVE

CONDITIONS: Given a record of loan/credit payments and a loan balance,

EVALUATION: reconstructs a loan/credit payment record from source documents.

STANDARD: This reconstruction must be completed within ten minutes with 100% accuracy.

STUDENT LEARNING EXPERIENCES:

1. Use verification procedures to compare records.
2. Apply filing procedures to retrieve records.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss the situation where a customer's recollection of payments differs from the financial institution records in light of the negative impact on customer relations.
2. Review filing procedures and have students retrieve loan records.
3. Then, indicate the importance of using systematic procedures to reconstruct loan/credit payments. Usually these can be tied to chronological events.
4. Stress the importance of patience in dealing with customer and allowing him/her to view appropriate records.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Loan payment record
2. Worksheet

RESOURCES:

2.0 **COMPETENCY/SKILL:** Demonstrates knowledge of loan/credit services.

2.4 **TASK:** Identifies documents needed for a commercial loan.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of loan documents,

EVALUATION: selects those documents needed for a commercial loan.

STANDARD: The list should include: the promissory note, loan agreement, collateral, financial records, corporate agreements, lender instructions and security agreements.

STUDENT LEARNING EXPERIENCES:

1. Relate collateral to pledged property.
2. Relate promissory note to promise to pay.
3. Relate credit record to previous uses of borrowed funds.
4. Identify credit bureau as central office that gathers information.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Review the various loan documents used in processing a loan with the class. Note the function of each and have students research selected documents to gain greater understanding of the importance of each.
2. Have students read about loans and discuss how commercial loan documents differ from residential real estate loan documents.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Checksheet: items needed for commercial loans
2. Worksheet: loan documents

RESOURCES:

2.0 **COMPETENCY/SKILL:** Demonstrates knowledge of loan/credit services.

2.5 **TASK:** Describes two types of credit cards.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a role play situation with a customer,

EVALUATION: describes two types of credit cards.

STANDARD: The description should include: differences between a debit card and a credit card, check guarantee features, service charges and breeches of use.

STUDENT LEARNING EXPERIENCES:

1. Discriminate between debit card and credit card.
2. Differentiate between service charge and interest.
3. Infer relationship of unpaid balance to interest charges.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Present a brief lecture on the features of each type card.
2. Stress the convenience that a credit card provides.
3. Using the chalkboard and brochures, develop a comparison of the features of each type card.
4. Ask students to indicate how many have either card and in whose name the card is carried.
5. Discuss interest charges and the method for computing.
6. Discuss the relationship of these charges to other types of credit/loans and to checks.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Brochures on credit cards

RESOURCES:

YOU AND YOUR BANK: A GUIDE TO BANK SERVICES. American Bankers Association, Washington, D.C., 1984.

3.0 **COMPETENCY/SKILL:** Utilizes planning and organizing skills.

3.1 **TASK:** Identifies, from a list, the steps in planning for work flow.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of time management skills,

EVALUATION: identifies and labels the steps in planning a work flow.

STANDARD: The work flow skills should include: listing activites, analizing activities into compment parts, assigning priorities, estimating time and making a schedule.

STUDENT LEARNING EXPERIENCES:

1. Analyze tasks to complete work.
2. Assign priorities to tasks.
3. Estimate time requirements to complete work.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Conduct a discussion on the making of lists as a means of managing time efficiently.
2. Share the plan for the current class and label the various parts of the plan.
3. Give special attention to estimating time to complete a task (segment of the lesson) and note the many distractors.
4. Place on chalkboard the steps in planning a work flow.
5. Have students complete a work flow plan for the next day.
6. Have students check each other's plan and label each segment.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Daily calendar
2. List of planning tasks
3. Checksheet: planning work flow

RESOURCES:

Popham, Tieton, Jackson, Hanna. SECRETARIAL PROCEDURES AND ADMINISTRATION. South-Western Publishing Co., Cincinnati, OH., 1983.

3.0 **COMPETENCY/SKILL:** Utilizes planning and organizing skills.

3.2 **TASK:** Rearranges tasks when unexpected events occur.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given six ordered lists of tasks and two exceptions to each list,

EVALUATION: identifies ways to rearrange tasks when unexpected events occur.

STANDARD: The identified ways of rearranging should include: the new order and the reasons the new plan can be accomplished.

STUDENT LEARNING EXPERIENCES:

1. Analyze tasks to complete work.

2. Assign priorities to tasks.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss with the students the importance of staying flexible in completing a work plan.

2. Cite many events that can change a work plan and relate to their daily schedules.

3. Discuss the personality characteristic of tolerance for ambiquity. Relate to planning.

4. Provide lists of ordered tasks and discuss with total class responses to various changes in the order. Usually, it is best to give reasons for the change.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Lists of tasks

RESOURCES:

Papham, Tilton, Jackson, Hanna. SECRETARIAL PROCEDURES AND ADMINISTRATION. South-Western Publishing Co., Cincinnati, OH., 1983.

3.0 **COMPETENCY/SKILL:** Utilizes planning and organizing skills.

3.3 **TASK:** Demonstrates time management skills.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given experiences in a classroom, at home and with other students,

EVALUATION: demonstrates, by documentation, time management skill.

STANDARD: The documentation should include a list of tasks to be completed, assignment of a time to accomplish the task and comments on the completion of the task.

STUDENT LEARNING EXPERIENCES:

1. Use lists to chart progress.
2. Assign priorities to tasks.
3. Estimate time requirements to complete work.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss with the students the importance of time management skills.
2. Relate time management to many sectors of life.
3. Discuss parent relations and the impact of time management in completing household chores. Note the stress produced by not having a plan.
4. Solicit student opinions of their skills in time management.
5. Provide a daily calendar format to have students record tasks/duties to perform. Develop check system for recording the completion of a task.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Daily calendar

RESOURCES:

3.0 **COMPETENCY/SKILL:** Utilizes planning and organizing skills.

3.4 **TASK:** Listens to and follows instructions.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of instructions orally,

EVALUATION: listens to and follows the instructions.

STANDARD: The instructions must be followed in the order given within two minutes.

STUDENT LEARNING EXPERIENCES:

1. Apply restating skills to verbal exchanges.

2. Use listening skills in verbal exchanges.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students work in pairs.

2. Give instructions to partner on how to get to your house. Have partner repeat instructions verbatum.

3. Give list of documents needed to complete a commercial loan.

4. Have class repeat the list of documents in order.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: Restating and Paraphrasing
2. Worksheet: Listening skills

RESOURCES:

Papham, Tieton, Jackson, Hanna. SECRETARIAL PROCEDURES AND ADMINISTRATION. South-Western Publishing Co., Cincinnati, OH., 1983.

4.0 **COMPETENCY/SKILL:** Maintains records of loans.

4.1 **TASK:** Prepares loan data for transmittal to computer center.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of loan and loan payment records,

EVALUATION: prepares data for transmittal to computer center.

STANDARD: The preparation should include classifying the record as a debit or a credit, the account number and a recording of items prepared.

STUDENT LEARNING EXPERIENCES:

1. Contrast debit and credit.
2. Use records to track transactions.
3. Apply numeric filing to records.
4. Compute balances from debits and credits.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Explain the difference between a debit and a credit as used in financial institutions.
2. Have the student classify selected documents into each category.
3. Record amounts as a means of keeping records and relate balance to the total.
4. Practice filing using numeric filing.
5. Assign account numbers and file in sequence.
6. Prepare records of sets of documents.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Checksheet: Loan Payment Record
2. Worksheet: Debits/Credits

RESOURCES:

4.0 **COMPETENCY/SKILL:** Maintains records of loans.

4.2 **TASK:** Codes entries according to a chart of accounts.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a chart of accounts and a set of loan records,

EVALUATION: codes entries according to the chart of accounts.

STANDARD: The entries must reflect the status of each record and be coded with 100% accuracy.

STUDENT LEARNING EXPERIENCES:

1. Understand relationship of chart of accounts to classifying record.
2. Relate assets to liabilities.
3. Relate operating expenses to costs.
4. Identify a loan with borroving.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students discuss assets and liabilities. Relate these to a chart of accounts.
2. Discuss special nature of loans and hov loans are classified.
3. Provide students with loan/credit worksheets from local financial institutions. Then, use a chart of accounts to classify loans.
4. Have students practice coding and have a classmate check the coding.
5. Provide for discussion in areas of uncertainty.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: Chart of Accounts
2. Worksheet: Loan Documentation
3. Sample loan records

RESOURCES:

Prickett, Charlotte. ACCOUNTING CURRICULUM. Arizona Center for Vocational Education, Northern Arizona University, Flagstaff, AZ., 1985.

4.0 **COMPETENCY/SKILL:** Maintains records of loans.

4.3 **TASK:** Describes procedures for obtaining credit information from persons other than the borrower.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request to outline procedures for obtaining credit,

EVALUATION: describes procedures for obtaining credit information from persons other than the borrower.

STANDARD: The description should include: methods of contact, bureau sources that supply this type information, other sources of information.

STUDENT LEARNING EXPERIENCES:

1. Identify credit bureau as central office that gathers information.

2. Understand credit rating procedures.

3. Explain credit as an advance of cash or merchandise.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Present a lecturette on the meaning of the term credit and the uses that are made of credit information.

2. Stress how credit ratings are attained and the importance of a credit rating in securing a loan.

3. Discuss how credit ratings relate to loans and the risk factor for the lender.

4. Discuss the confidential nature of credit information and the relationship of credit information to customer relations.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: Sources of Credit Information

RESOURCES:

4.0 **COMPETENCY/SKILL:** Maintains records of loans.

4.4 **TASK:** Enters transactions in a general account ledger.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given loan information documents,

EVALUATION: posts account information in the proper location in a general accounts ledger.

STANDARD: The posting will be completed when all information is recorded with no errors.

STUDENT LEARNING EXPERIENCES:

1. Relate general ledger to financial records.

2. Understand relationship of chart of accounts to classifying records.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss the importance of records in tracking loan/credit transactions.

2. Pass out loan documents with transactions to be recorded on a ledger.

3. After explaining several examples using transparencies, have each student post entries in a ledger.

4. Give students a sample general account ledger. Have them retrieve information such as, date of transaction, account debited and the explanation of the account.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: Making Account Ledger Entries
2. Worksheet: Posting Entries
3. Sample account ledgers

RESOURCES:

Prickett, Charlotte. ACCOUNTING CURRICULUM. Arizona Center for Vocational Education, Northern Arizona University, Flagstaff, AZ., 1985.

4.0 **COMPETENCY/SKILL:** Maintains records of loans.

4.5 **TASK:** Describes the procedures for making a loan payment.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a directive to make a payment on an approved loan,

EVALUATION: describes the procedures for making the loan payment.

STANDARD: The description should include: the loan number, identification of the loan officer who approved the loan, verification of the loan amount, the method of repayment and the person to whom the payment is to be made.

STUDENT LEARNING EXPERIENCES:

1. Use verfication procedures to compare entries.

2. Identify checks as drafts drawn on banks.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide a worksheet listing the necessary steps for processing a loan.

2. Discuss the steps in sequential order.

3. Review worksheets on installment loans and real estate loans.

4. Ensure that all information that is needed and appropriate signatures are indicated on the warrant sheets.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: steps in making loan
2. Memo: loan officer direction to make payment

RESOURCES:

4.0 **COMPETENCY/SKILL:** Maintains records of loans.

4.6 **TASK:** Inspects and collates financial records.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of loan records and a worksheet,

EVALUATION: inspects for completeness and collates in numerical order.

STANDARD: When completed all records that should be classified as complete or not complete and those that are complete should be ordered numerically.

STUDENT LEARNING EXPERIENCES:

1. Verify by comparing working documents with data documents.

2. Collate documents using ordered systems.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Present a lecture on the importance of verification.

2. Demonstrate comparing records to confirming for completeness. Emphasize the importance of developing a systematic approach to the comparison.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Sample workout sheets
2. Loan records
3. Checklist of forms

RESOURCES:

4.0 **COMPETENCY/SKILL:** Maintains records on loans.

4.7 **TASK:** Describes procedures for securing confidential records.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a sheet of paper and a request to describe the procedures used to keep confidential records secure,

EVALUATION: describes the procedures.

STANDARD: The description should include: the location, authorized personnel that may use the files, securing of the keys and procedures for removing a file.

STUDENT LEARNING EXPERIENCES:

1. Use log books to track activities.

2. Relate security procedures to records.

3. Understand reasons for confidentiality in loan/credit relations.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Use a set of situations in which people request information from the files and a list of personnel authorized to see different types of information.

2. Read the description of each case and decide if the request should be granted.

3. Provide discussion time and address questions regarding a higher classified person demanding to see a file even though they are not on the authorized list.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: Securing Records
2. Situational analysis-security

RESOURCES:

4.0 **COMPETENCY/SKILL:** Maintains records of loans.

4.8 **TASK:** Prepares an accounting worksheet.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a debit and credit balance, twenty loan records and a ledger,

EVALUATION: prepares an accounting worksheet.

STANDARD: When completed the debits and the credits should be entered with 100% accuracy.

STUDENT LEARNING EXPERIENCES:

1. Contrast debit and credit.

2. Use addition to compute totals.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Using a transparency, illustrate the procedure for making debit and credit entries in a ledger. By using a grease pencil numbers can be changed readily.

2. Be certain to identify the parts of a ledger sheet and the importance of accurately recording information.

3. Provide practice by preparing loan records to be used in making entries by individual students.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheets: Loan Records
2. Ledger
3. Transparencies

RESOURCES:

Prickett, Charlotte. ACCOUNTING CURRICULUM. Arizona Center for Vocational Education, Northern Arizona University, Flagstaff, AZ., 1985.

5.0 **COMPETENCY/SKILL:** Utilizes basic loan/credit terminology to insure accurate communication.

5.1 **TASK:** Matches definitions of terms to words used in finance and credit.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of words used in finance and credit and a set of definitions,

EVALUATION: matches the word with the definition.

STANDARD: The words should include: 1) credit risk, 2) certificate of deposit, 3) annual percentage rate, 4) prime rate, 5) line of credit, 6) revolving credit, 7) assets, 8)liabilities, and 9) equity.

STUDENT LEARNING EXPERIENCES:

1. Relate finance/credit terminology to functions.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss each term in the Glossary of Finance/Credit terms.
2. Relate each to its function in the finance credit industry.
3. Create a quiz game situation or a spelling bee format to involve entire class in learning the definition of terms.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Glossary: Loan/Credit Terminology

RESOURCES:

HOW TO GET AND KEEP THE CREDIT YOU DESERVE. American Bankers Association, Washington, D.C., 1979.

5.0 **COMPETENCY/SKILL:** Utilizes basic loan/credit terminlogy to insure accurate communication.

5.2 **TASK:** Lists characteristics of negotiable and non-negotiable credit instruments.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given the terms negotiable and nonnegotiable credit instruments,

EVALUATION: lists six characteristics of a negotiable instrument.

STANDARD: The list should include: in vriting, order to pay, sum of money to pay, on demand or fixed time, payable to and the signature of maker.

STUDENT LEARNING EXPERIENCES:

1. Relate parts of a check to their functions.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Use a transparency of a check to reviev the parts of a check.

2. Relate these parts to negotiable instruments.

3. Point out the importance of credit instruments in business and industry.

4. Discuss the Universal Commercial Code (UCC) and the importance of these rules of business conduct.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Checks
2. Promissory notes
3. Tranparencies

RESOURCES:

Ryan, Joan S. PERSONAL BUSINESS MANAGEMENT. South-Western Publishing Company, Cincinnati, OH., 1986.

6.0 **COMPETENCY/SKILL:** Performs recording and records filing duties.

6.1 **TASK:** Uses an alphabetical filing system.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given documents that are filed alphabetically,

EVALUATION: retrieves any requested document.

STANDARD: The task will be completed when the files is retrieved and replaced in its correct position.

STUDENT LEARNING EXPERIENCES:

1. Use alphabet to organize materials.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students read alphabetical filing rules.
2. Provide students with a list of names to be filed alphabetically.
3. Have the students practice filing a list of names on index cards and retrieving these within a set period of time.
4. Have students go to library and use the alphabetical filing system of the card catalog.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: Alphabetical filing
2. Index cards
3. Worksheet

RESOURCES:

Fosegan, Joseph S. ALPHABETIC INDEXING RULES--APPLICATION BY COMPUTER. South-Western Publishing Company, Cincinnati, OH., 1984.

Holmes, J. FILING MADE EASY--A FILING SIMULATION. Houghton Mifflin Company, Boston, MA., 2nd Ed., 1985.

6.0 **COMPETENCY/SKILL:** Performs recording and records filing duties.

6.2 **TASK:** Uses a subject filing system.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given documents that are filed by subject,

EVALUATION: retrieves any requested document.

STANDARD: The task will be completed when the file is retrieved and replaced in its correct position.

STUDENT LEARNING EXPERIENCES:

1. Identify subject labels to use in filing.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students read subject filing rules.
2. Provide students with categories of subjects to be filed.
3. Relate subject filing to alphabetical filing.
4. Have the students practice filing subjects by providing lists to be ordered.
5. Use index of a text to illustrate subject files with subheadings.
6. Assign students to use the card catalog in the library to find information on a subject.
7. Have them note the arrangement in the card catalog.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: subject filing
2. Worksheet: subjects list

RESOURCES:

Holmes, J. FILING MADE EASY--A FILING SIMULATION. Houghton Mifflin Company, Boston, MA., 2nd Ed., 1985.

6.0 **COMPETENCY/SKILL:** Performs recording and records filing duties.

6.3 **TASK:** Uses a numeric filing system.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given documents that are filed numerically,

EVALUATION: retrieves any requested file within two minutes.

STANDARD: The task will be completed when the file is retrieved and replaced in its correct position.

STUDENT LEARNING EXPERIENCES:

1. Relate code to documents.
2. Relate straight numerical filing to more complex systems.
3. Differentiate between terminal and middle digit filing.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students read numeric filing rules.
2. Suggest that they pay close attention to the three major types of numeric files.
3. Emphasize that numeric filing is an indirect filing system since a code or index is necessary to effectively use the file, except when items are numerically coded such as loan amount files or checks.
4. Point out the characteristics of the numeric systems used in library card catalogs and the importance of having an index in using the library system.
5. If the computer has been introduced, relate the use of numeric files to computer files used in several software programs.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES

1. Worksheet: numeric filing
2. Worksheet: code book

RESOURCES:

Holmes, J. FILING MADE EASY--A FILING SIMULATION. Houghton Mifflin, Company, Boston, MA., 2nd Ed., 1985.

6.0 **COMPETENCY/SKILL:** Performs recording and records filing duties.

6.4 **TASK:** Classifies materials for filing.

PERFORMANCE OBJECTIVE:

CONDTIONS: Given documents to be classified and instructions regarding the filing system used,

EVALUATION: classifies and codes materials for filing.

STANDARD: The task will be completed when ten documents are classified in an alphabetical system, ten documents are filed in a numeric system and ten documents are filed in a subject file system.

STUDENT LEARNING EXPERIENCES:

1. Differentiate between subject and numeric filing.

2. Differentiate between terminal and middle digit filing.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students write a summary of the main points regarding filing from their notes and from their readings.

2. Practice placing subject codes on samples of loan/credit documents e.g. installment loans, real estate loan, credit line.

3. Review these with the entire class to develop and refine coding skills.

4. Provide short paragraphs to read and identify the main subject.

5. Have the students practice coding subject files with numeric codes.

6. Scramble a sample of loan/credit documents and have students sort into correct order using either alphabetic or numeric filing.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Code indexes
2. Worksheet: identify main subject
3. Worksheet: alphabetic list

RESOURCES:

7.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

7.1 **TASK:** Operates electric typewriter.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given one typed copy and one rough draft copy of a letter,

EVALUATION: types each letter.

STANDARD: Each copy should be 100% accuracy at 50 words per minute. Corrections should be undetectable.

STUDENT LEARNING EXPERIENCES:

1. Apply keyboarding skills.
2. Proof from originals to copies.
3. Make corrections neatly.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Using the instructional guide have students practice keyboarding.
2. Stress the importance of working rapidly but with accuracy.
3. Use various drills to develop finger dexterity.
4. Develop speed and accuracy through frequent check of performance.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES

1. Electric typewriter
2. Paper
3. Correction fluid
4. Instruction guide

RESOURCES

Whalen, Patricia. BASIC SKILLS FOR THE MODERN OFFICE. South-Western Publishing Company, Cincinnati, OH., 1984.

7.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

7.2 **TASK:** Operates electronic calculator.

PERFORMANCE OBJECTIVES:

CONDITIONS: Given a series of tventy mock checks and electronic calculator,

EVALUATION: calculates the total amount of the checks.

STANDARD: To be completed the amount should be added and verified on an electronic calculator within five minutes.

STUDENT LEARNING EXPERIENCES:

1. Apply keyboarding skills.
2. Demonstrate skill in using function keys.
3. Discriminate between parts of a bank statement.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Have students observe demonstration of the use of electronic calculator.
2. Provide students with opportunity to have hands-on experience.
3. Relate function keys to their mathematical operations.
4. Have students practice using touch system.
5. Demonstrate technique and cite advantages of the technique.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES

1. Electronic calculator
2. Mock checks

RESOURCES

Passvark, William R. ELECTRONIC DISPLAY CALCULATOR. South-Western Publishing Company, Cincinnati, OH., 1984.

7.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

7.3 **TASK:** Operates microfiche reader.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given four items to locate on a microfiche and a microfiche reader,

EVALUATION: operate reader by inserting the fiche and locating the items.

STANDARD: To be considered completed all three items should be located within three minutes

STUDENT LEARNING EXPERIENCES:

1. Read resource material.

2. Learn to locate the material on the microfiche.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Demonstrate the layout of a fiche and the nature of a microfiche reader.

2. Provide students with hands-on experience using the reader to locate information.

3. Combine this activity with the typing practice to integrate skills.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES

1. Microfiche reader

RESOURCES

7.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

7.4 **TASK:** Operates on-line terminal.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a deposit slip by a customer,

EVALUATION: enter deposit into on-line terminal and give receipt.

STANDARD: The receipt should be 100% accurate with name, account number and amount of deposit verified.

STUDENT LEARNING EXPERIENCES:

1. Use microcomputer to word processing.
2. Make data entries electronically.
3. Demonstrate the use of entry codes.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Using a terminal and the Information Sheet, identify the parts of a terminal.
2. Demonstrate the various functions.
3. Provide hands-on experience with several exercises including: entering a deposit, entering a withdraval, transfering funds from savings to checking account and transfering funds from a checking to a savings account.
4. Provide initial experience with a microcomputer.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES

1. On-line terminal
2. Information sheet: functions of a terminal

RESOURCES

7.0 **COMPETENCY/SKILL:** Operates office equipment to perform office tasks.

7.5 **TASK:** Operates a check protector.

PERFORMANCE OBJECTIVES:

CONDITIONS: Given a request for a cashier's check,

EVALUATION: use the check protector to enter the exact amount of the request.

STANDARD: This evaluation must be completed within two minutes and must be verified by initialing the amount requested.

STUDENT LEARNING EXPERIENCES:

1. Understand the parts of a cashier's check.
2. Use keyboarding skills to type labeling information.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Have students practice using the check protector.
2. Prepare sample cashier's checks to be inscribed.
3. Have students keyboard in the amount of the check next to the dollar sign, the date, the name of the payee, and then inscribe the written amount with the check protector. (This machine is often referred to as a check writer.)

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Cashier's check (facsimile)
2. Typewriter
3. Request for a cashier's check

RESOURCES

8.0 **COMPETENCY/SKILL:** Uses written communication skills to produce loan/credit documents.

8.1 **TASK:** Prepares monthly reports.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given information regarding loans executed during a month, a report form and a typewriter,

EVALUATION: prepares a monthly report.

STANDARD: When completed there will be no spelling or numerical errors.

STUDENT LEARNING EXPERIENCES:

1. Compile information to compose reports.
2. Integrate writing, spelling and grammar skills.
3. Apply style and format to business documents.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students read and discuss information concerning composing reports.
2. Present sample formats of monthly loan reports and emphasize the importance of accuracy in spelling and numerical notations.
3. This activity can be combined with activities using the microcomputer.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Typewriter
2. Report forms
3. Worksheet: Composing, Reports

RESOURCES:

Crawford, Crickson, Beaumont, Robinson, Dunley. CENTURY 21 TYPEWRITING, 3rd ED. South-Western Publishing Co., 1982.

Rosenberg, H., C. Svinney, and S. Van Sickle. PROJECTS IN BUSINESS RECORD KEEPING. South-Western Publishing Company, Cincinnati, OH., 4th Ed., 1983.

8.0 **COMPETENCY/SKILL:** Uses written communication skills to produce loan/credit documents.

8.2 **TASK:** Describes procedures for providing credit information to other financial institutions.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a request for credit information from another financial institution,

EVALUATION: describes the procedures for providing information in a paragraph.

STANDARD: The description should include: identification of the caller, clarification of the purpose of the request, the history of account and balances.

STUDENT LEARNING EXPERIENCES:

1. Understand credit rating procedures.
2. Apply truth in lending principles to operational tasks.
3. Understand reasons for confidentiality in loan/credit relations.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Use examples of requests for credit information to introduce discussion of reasons for cooperation among financial institutions.
2. Discuss the confidential nature of financial dealings.
3. Have credit officer speak to class on guidelines for providing credit information.
4. Review the parts of a credit application and relate to procedures for providing credit information.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: Credit Application Form

RESOURCES:

Mansfield, Carmella and Margaret Bahniuk. WRITING BUSINESS LETTERS AND REPORTS. Glencoe Publishing Company, Encino, CA., 2nd Ed.

Sheff, Donald. BUSINESS CORRESPONDENCE. Bobbs-Merrill Educational Publishing.

8.0 **COMPETENCY/SKILL:** Uses written communication skills to perform loan/credit documents.

8.3 **TASK:** Composes routine correspondence.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given information concerning a loan and a loan file,

EVALUATION: composes a letter verifying the date and terms a loan.

STANDARD: When completed there will be no errors in spelling or numeric notations and will clearly and concisely communicate.

STUDENT LEARNING EXPERIENCES:

1. Integrate writing, spelling and grammar skills.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have the students type several examples of confirming business letters.

2. Working in trios have the students compare typed letters and note on the letters points that they think made the letter effective.

3. Discuss the importance of accurately typing from source documents.

4. Have students practice typing information from multiple documents e.g. loan applications and approval forms.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: Loan Information
2. Typewriter
3. Worksheet: Confirming Business Letters

RESOURCES:

Sheff, Donald. BUSINESS CORRESPONDENCE. Bobbs-Merrill Educational Publishing.

8.0 **COMPETENCY/SKILL:** Uses written communications skills to produce loan/credit documents.

8.4 **TASK:** Writes legibly.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a ledger sheet and account data,

EVALUATION: writes data on a ledger legibly.

STANDARD: Legibility should include: uniformity of slant and size and clarity in form of letters and numbers.

STUDENT LEARNING EXPERIENCES:

1. Demonstrate handvriting skills in daily vork.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Provide practice in vriting using lined and unlined paper.
2. Give special attention to forming numbers and to uniformly slanting letters and numbers.
3. Begin by vriting letters and numbers large. Gradually reduce size. Graph paper can be used to assist in this activity. Use straight edge to guide vriting in unlined paper.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Ledger sheets
2. Worksheet: debits and credits

RESOURCES:

9.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

9.1 **TASK:** Greets customer in a friendly and courteous way.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a role play situation with a customer,

EVALUATION: greets the customer in a friendly and courteous way.

STANDARD: The greeting should include: eye contact, using the persons name, and have a friendly smile.

STUDENT LEARNING EXPERIENCES:

1. Relate customer names through identification.
2. Establish eye contact during conservation.
3. Make customer feel he/she is the most important person.
4. Use paraphrasing to clarify communications.
5. Use restating to clarify communications.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Have students discuss initial meeting of persons that they can recall.
2. Identify those where they felt comfortable and at ease very soon.
3. List the behaviors that helped them to be comfortable.
4. Have students relate a pleasant experience to another student.
5. Have the student provide feedback regarding student behavior that made them feel confortable.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Role play cards

RESOURCES

9.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

9.2 **TASK:** Thanks each customer at the end of each transaction.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a role play situation with a customer,

EVALUATION: thanks the customer at the end of the transaction.

STANDARD: The closing of the transaction should include: eye contact, using the person's name, having a friendly smile and thanking the customer for his/her business.

STUDENT LEARNING TASKS

1. Use customer's name in greeting and closing.

2. End transactions cordially and with a smile.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Thanking customers should be linked to the completion of technical tasks of banking and finance. This skill should be developed throughout the course and the evaluation completed after the students have had experience with the banking/finance tasks. This set of tasks can be grouped to provide focused practice on customer relations.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES

1. Role cards

RESOURCES:

9.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

9.3 **TASK:** Communicates with customers.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a role play situation with a customer requesting information about opening a savings account,

EVALUATION: communicates with the customer to identify the customer's need.

STANDARD: The communication should include: restatements, paraphrases, and controlling and discovering questions.

STUDENT LEARNING TASKS

1. Use paraphrasing to clarify communications.
2. Use restating to clarify communications.
3. Apply questioning strategies with customers.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students work in pairs.
2. After a brief lecture distinguishing between paraphrasing and restating, have the students identify each from a list. Using pairs have students practice these skills.
3. Introduce questioning strategies by discussing controlling and discovering questions.
4. Have students practice each skill in pairs. Each, in turn, takes three minutes to relate an experience from the past weekend. The second member of the pair is to paraphrase, restate or use controlling or discovering questions to help the person tell his/her story.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES

1. Worksheet: questioning strategies
2. Worksheet: paraphrasing/restating
3. Role cards

RESOURCES:

Snyder, L. and W. Cabianca. AN EXPERIENTIAL APPROACH TO INTERVIEW TRAINING. Revised, 1982.

9.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

9.4 **TASK:** Describes worker effectiveness skills.

PERFORMANCE OBJECTIVE:

CONDITION: Given a set of worker situations,

EVALUATION: describes the worker effectiveness skills to be used in each situation.

STANDARD: The worker effectiveness skills should include: punctuality, missing work, visiting on the job, industry, personal management, poise and confidentiality.

STUDENT LEARNING TASKS

1. Relate work rules to effective working.
2. Apply confidentiality to banking operations.

SUGGESTED INSTRUCTIONAL TECHNIQUES

1. Conduct an open discussion of rules as they apply to schools.
2. Relate these to the work setting.
3. Have the students discuss work rules with their parents and have them gather specific rules for various situations.
4. Compare these rules e.g., punctuality in various settings.
5. Develop worksheet to have each student rate himself/herself in worker effectiveness skills.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES

1. Worksheet: worker effectiveness

RESOURCES:

9.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

9.5 **TASK:** Describes a neat appearance and appropriate clothing.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a list of neat appearance and appropriate clothing situations,

EVALUATION: states two rules for each item.

STANDARD: The list should include: hands and nails, body odors, make-up, jewelry, clothing and fad clothing.

STUDENT LEARNING EXPERIENCES:

1. Relate nutrition to appearance and work effectiveness.
2. Nail care.
3. Personal hygiene.
4. Apply dress codes to the work setting.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have students make a collage of clothing that goes well together and one of clothing that does not go well together from pictures in magazines and catalogs. e.g. pictures and mix plaids and stripes.
2. Also, have beautician, color coordinator or clothing store salesperson as guest speaker.
3. Develop a worksheet on grooming.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: grooming anaylsis
2. Magazines and catalogs

RESOURCES:

Golden, Nancy J. DRESS RIGHT FOR BUSINESS. Gregg/McGraw-Hill Book Company, Novato, CA., 1986.

9.0 **COMPETENCY/SKILL:** Demonstrates skill in customer contact.

9.6 **TASK:** States ways to handle difficult customer situations.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of vignettes on difficult customers,

EVALUATION: states two ways to handle each situation.

STANDARD: The vignettes should include: argumentative type, inside-dopester the complainer, and the bossy type.

STUDENT LEARNING EXPERIENCES:

1. Use alternative response patterns in customer relations.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Discuss working with difficult persons such as: the grouch, the bossy person, the complainer, the inside-dopester and the flirt. Solicit opinions about alternative ways of handling these types stressing the importance of matching each persons style with a response that is appropriate. (There probably is no single answer but general ideas can be generated.)

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: working with difficult persons

RESOURCES:

10.0 **COMPETENCY/SKILL:** Applies word processing concepts and operates equipment.

10.1 **TASK:** Loads word processing software and uses appropriate commands to access software functions.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a software program disk, (word processing) a micro computer and a data disk,

EVALUATION: boots the software and accesses the software functions.

STANDARD: When the software program is accessed the main menu should appear and the program should be ready to perform as specified.

STUDENT LEARNING EXPERIENCES:

1. Activate micro computer by booting.

2. Apply word processing skills to keyboarding.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Provide the students with a hands-on experience using the microcomputer.

2. Tell them how to turn on the computer and the ways to get the computer and the program "talking the same language".

3. Discuss the disks and their care and the meaning of "write protected".

4. Have students practice loading the microcomputer inserting and removing the disk.

5. Emphasize the importance of when the microcomputer is turned on and off in relation to the disks.

6. Have the students use the program by doing very simple keyboarding.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Resource material
2. Micro computer
3. Software program - word processing
4. Data disks

RESOURCES:

Brooks, Lloyd D. 101 WORD PROCESSING EXERCISES. Gregg/McGraw-Hill Book Company, Novato, CA.

Casady, Mona J. and Dorothy Sandburg. WORD/INFORMATION PROCESSING--A SYSTEMS APPROACH. South-Western Publishing Company, Cincinnati, OH., 1985.

10.0 **COMPETENCY/SKILL:** Applies work processing concepts and operates equipment.

10.2 **TASK:** Inputs information using the keyboard to record and store information.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a software program disk (word processing) a microcomputer, a data disk, and information to enter,

EVALUATION: inputs the information using a keyboard to record and store information.

STANDARD: When completed the information will be recorded on the data disk, the data disk removed from the disk drive, the micro computer turned off, then the programs will be started again and copies of the sample letter printed using the program and, the data disk.

STUDENT LEARNING EXPERIENCES:

1. Input information using word processing skills.
2. Apply keyboarding procedures to work processing.
3. Demonstrate keyboarding skills with the microcomputer.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Present demonstration concerning the use of word processing.
2. Help students to understand that computers can be used to manipulate numbers, words or other symbols.
3. By systematically completing each task, lead to students to feeling in command of the computer and its program.
4. Initially, stress the movement of the cusor over the working page and various ways to move the cusor.
5. After students can load the program and have moved the cursor, easily, have them engage in short keyboarding drills to gain comfort with the keyboard.
6. Point out the scrolling feature and have the students run text onto a second page.
7. Have students save and retrieve the document.
8. Provide practice with the entire process through entering text.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Micro computer
2. Software program - word processing
3. Data disks
4. Sample business letter

RESOURCES:

Brooks, Lloyd D. 101 WORD PROCESSING EXERCISES. Gregg/McGraw-Hill Book Company, Novato, CA.

11.0 **COMPETENCY/SKILL:** Applies security procedures.

11.1 **TASK:** Recognizes opening signal.

PERFORMANCE OBJECTIVE:

CONDITIONS: Given a set of security procedures,

EVALUATION: identifies from a list opening signals that may be used to indicate an institution is safe to enter.

STANDARD: These signals should reflect industry practice.

STUDENT LEARNING EXPERIENCES:

1. Apply skill of observation to opening procedures.

2. Identify security used in preventing losses.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Develop a set of signals to be used to indicate various classroom activities.

2. For example, have a hand signal to indicate "quiet", another to indicate "beginning of lecture" or another to indicate the classroom is "safe to enter".

3. Explain that banks and financial institutions use a method to tell employees if it is safe to enter the place of employment at the start of the business day. These signals obviously are closely held to optimize their effectiveness.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Worksheet: security

RESOURCES:

11.0 **COMPETENCY/SKILL:** Applies security procedures.

11.2 **TASK:** Identifies procedures to follow in case of a robbery.

PERFORMANCE OBJECTIVE:

CONDITIONS: From a list of actions,

EVALUATION: identifies procedures to follow in case of a robbery.

STANDARD: These procedures should include: following instructions, sounding alarm, keeping notes, observing, watching, listening and completing reports.

STUDENT LEARNING EXPERIENCES:

1. Describe procedures to follow during and after a robbery.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Have local police speak with class regarding a robbery, the types of preventive actions to be taken and those details that would be most beneficial during an investigation.

2. If possible, arrange to have officer observe a mock robbery and identify his/her observations and clues or use a game such as clue to teach skills of observation.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Check-out activity: robbery
2. Check-list: during and after a robbery
3. Worksheet: description of a robbery

RESOURCES:

11.0 **COMPETENCY/SKILL:** Applies security procedures.

11.3 **TASK:** Identifies procedures to follow in case of kidnapping.

PERFORMANCE OBJECTIVE:

CONDITIONS: From a list of actions,

EVALUATION: identifies procedures to follow in case of a kidnapping.

STANDARD: These procedures include: remaining calm, requesting proof of holding hostage, making notes, notifying supervisor, cooperating, following instructions and verifying threats.

STUDENT LEARNING EXPERIENCES:

1. Identify security procedures used to prevent losses.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Conduct a discussion with the entire class focusing on the importance of remaining calm during a kidnapping especially if you are the person receiving a telephone call.

2. Have a policeman come to the class and present ideas concerning the behaviors that are most effective in this type of stressful situation.

3. Cite figures of the frequency of a kidnapping occurring but stress the importance of considering what to do in advance of the situation.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Procedures to follow in case of kidnapping

RESOURCES:

11.0 **COMPETENCY/SKILLS:** Applies security procedures.

11.4 **TASK:** Identifies security measures used by financial institutions.

PERFORMANCE OBJECTIVE:

CONDITONS: Given a request to list security measures

EVALUATION: identifies security measures used by financial institutions.

STANDARD: The security measures should include: vaults, locked doors, locked drawers, cash drawer limits, security guards, surveillance cameras, opening signals and alarms.

STUDENT LEARNING TASKS:

1. Operate security equipment.
2. Relate security measures to daily operations.
3. Apply confidentiality to operations procedures.

SUGGESTED INSTRUCTIONAL TECHNIQUES:

1. Arrange for a field trip to a financial insititution.
2. Prior to the trip hold a brief discussion on security measures that are essential to a financial institution.
3. Have students observe security measures during the trip and arrange for a presentation regarding the vault and its uses.
4. Upon returning from the field trip, have students develop a list of the security measures they observed.

INSTRUCTIONAL EQUIPMENT, MATERIALS AND SUPPLIES:

1. Field trip to local financial institution

RESOURCES:

ANNOTATED BIBLIOGRAPHY

BOOKS

BANK TELLER BASICS. American Bankers Association, Washington, D.C., 1981.

This program uses self-study exercises to teach the role of the teller. It also teaches the procedures for handling cash, customer recognition, banking services checks and check cashing and security.

BROCHURES FROM LOCAL FINANCIAL INSTITUTIONS.

Brooks, Lloyd D. 101 WORD PROCESSING EXERCISES. Gregg/McGraw-Hill Book Company, Novato, CA.

A series of exercises are provided to utilize word processing programs.

Casady, Mona J. and Dorothy Sandburg. WORD/INFORMATION PROCESSING--A SYSTEMS APPROACH. South-Western Publishing Company, Cincinnati, OH., 1983.

This textbook covers basic concepts of word processing as a part of an integrated system. The sections include: word processing, information processing, implementing change in the office and information processing in action.

CONSUMER LENDING. American Bankers Association, Washington, D.C., 1983.

This text provides an overview and examines the role of consumer credit. It covers risk evaluation, loan processing, servicing loan accounts and compliance.

Crawford, T. James, Lawrence W. Erickson, Jerry Robinson, Lee Beaumont, and Arnola Ownby. CENTURY 21 TYPEWRITING. South-Western Publishing Company, Cincinnati, OH., 3rd Ed., 1982.

A comprehensive textbook to develop typewriting skills.

DEPOSIT OPERATIONS. American Bankers Association, Washington, D.C., 1982.

This text provides an overview of the banking payments system and how it works. The meaning of deposits and depositories and electronic transfer systems are explained.

Doerhring, M. Gene. CASHIER CLERK. South-Western Publishing Company, Cincinnati, OH., 3rd. Ed., 1983.

This text is designed to teach the efficient use of the cash draver. The training provided here could be broadened to most cashiering functions. It illustrates the use of the touch system for mechanical and electronic machines. The projects provided also give practice in making change, cashing checks and preparing reports.

Farmer, Graham, Jenkins. KEYBOARDING: AN INTRODUCTORY COURSE. Forkner Publishing Corporation, 1985.

This text is designed to teach beginners to operate the alphabetical and numeric keyboards.

Fosegan, Joseph S. ALPHABETIC INDEXING RULES--APPLICATION BY COMPUTER. South-Western Publishing Company, Cincinnati, OH., 1984.

Alphabetic indexing is explained and exercises provided.

Golden, Nancy J. DRESS RIGHT FOR BUSINESS. Gregg/McGrav-Hill Book Company, Novato, CA., 1986.

This textbook is designed to help a student build an attractive vardrobe. It emphasizes hov dress affects the impressions made on others.

Holmes, J. FILING MADE EASY--A FILING SIMULATION. Houghton Mifflin Company, Boston, MA., 2nd Ed., 1985.

A twenty hour training progras stressing the fundamentals of filing. Alphabetical, numerical, subject systems are explained.

HOW TO GET AND KEEP THE CREDIT YOU DESERVE. American Bankers Association, Washington, D.C., 1979.

This brochure describes the criteria for extending credit, obtaining credit and the rights and responsibilities of the person to vhos credit has been extended.

JOBS AND CAREERS WITH BANKS. The Institute for Research, Chicago, IL., 1986.

This booklet describes careers in banking at various levels. The descriptions of jobs are sufficiently short that they can be used to provide an overviev of the various entry level positions and to provide a perspective on the banking careers. This booklet should be used in conjunction with other descriptions of banking positions to ascertain the salary levels and advancement opportunities.

Lloyd, A. C., F. E. Winger, J. E. Johnson, R. A. Hall, P. C. Morrison, and J. L. Rowe. GREGG TYPING. Gregg/McGraw-Hill Book Company, Novato, CA., Series Seven, 1982.

A complete typing course with 300 lessons for a two year program. A 150 lesson program is also available.

MANAGING CUSTOMER CREDIT AND COLLECTIONS. The National Center for Research in Vocational Education, Columbus, OH., Research and Development Series No. 240 AB 17.

This pamphlet describes reasons for offering credit, describes credit policies and explains the three C's of credit. It also identifies the basic features of credit cards and their role in financial services.

Mansfield, Carmella and Margaret Bahniuk. WRITING BUSINESS LETTERS AND REPORTS. Glencoe Publishing Company, Encino, CA., 2nd Ed.

This textbook focuses on basic concepts of communication and the fundamentals of writing. The book emphasizes office applications.

McCullough, Robert J. and Kenneth E. Everard. BANK RECONCILIATION PROJECTS. Glencoe Publishing Company, Encino, CA., 2nd Ed., 1980.

This text begins with an overview of how checking accounts are opened and used. Samples of checks, check stubs and bank statements are included which can be used for practice in balancing statements. Although the emphasis of the booklet is to teach reconciliation, it can be used as a resource to teach calculations, the parts of a check and the importance of accuracy in working with checking accounts.

Papham, Tieton, Jackson, Hanna. SECRETARIAL PROCEDURES AND ADMINISTRATION. South-Western Publishing Company, Cincinnati, OH., 1983.

Passwark, William R. ELECTRONIC DISPLAY CALCULATOR. South-Western Publishing Company, Cincinnati, OH., 2nd Ed., 1984.

This textbook provides instruction in the touch system. It includes practical problems for practice.

Prickett, Charlotte. ACCOUNTING CURRICULUM. Arizona Center for Vocational Education, Northern Arizona University, Flagstaff, AZ., 1985.

This curriculum document provides for three areas of skill development. These areas are: accounting clerk, bookkeeper and non-degreed accountant. This guide is competency based and provides skill levels and performance standards.

PROFESSIONAL TELLER TRAINING SERIES. American Bankers Association, Washington, D.C., 1983.

This series covers three areas of operations. These are an orientation to banking, teller operations and security. The orientation provides an overview of how the banking industry works. The operations section covers cash and cash handling, checks and check cashing and balancing. The security section is devoted to the detection of threats and fraud.

Roman, John C. and Robert E. Finch. FAMILY FINANCIAL MANAGEMENT. South-Western Publishing Company, Cincinnati, OH., 4th Ed., 1983.

This packet provides examples of financial transactions that can be used to teach balancing of a check book and reconciling a bank statement. It provides examples of deposit tickets and blank deposit tickets that can be used to practice revieving for accuracy.

Rosenberg, H., C. Swinney, and S. Van Sickle. PROJECTS IN BUSINESS RECORD KEEPING. South-Western Publishing Company, Cincinnati, OH., 5th Ed., 1985.

This textbook contains instructional materials for the preparation of monthly statements, summary sheets, accounts receivable and payroll records. It also includes instructional materials to be used in teaching check writing and completing deposit slips.

Ryan, Joan S. PERSONAL BUSINESS MANAGEMENT. South-Western Publishing Company, Cincinnati, OH., 1986.

This text covers several aspects of banking and finance from the perspective of the consumer. It is written in such a manner that the text is also appropriate for the introduction of basic banking concepts. It details opening a checking account, reconciling bank statements, types of endorsements and banking fees and services. The text also covers credit and savings accounts.

Sargent, Patsy Hall and Mary Faye Ward. COMMUNITY NATIONAL BANK: A BANK TELLER SIMULATION. South-Western Publishing Company, Cincinnati, OH., 1984.

This simulation contains a complete set of materials to be used learning selected skills as a bank teller. The simulations are sufficiently broad based that the materials can readily be applied to a variety of financial services. Filing, bookkeeping, proofing, cashiering and human relations skills are developed in this simulation.

Sheff, Donald. BUSINESS CORRESPONDENCE. Bobbs-Merrill Educational Publishing.

This textbook deals with the importance of understanding words and their impact on others. It provides ideas on writing letters to meet specific situations.

Snyder, L. and W. Cabianca. AN EXPERIENTIAL APPROACH TO INTERVIEW TRAINING. Revised, 1982.

TELEPHONE TECHNIQUES. National Instructional Systems.

This instructional guide details effective telephone techniques and includes sections on dealing with hard to handle customers on the telephone.

Varner, Jane. WORD PROCESSING OPERATIONS: DOCUMENT PREPARATION. Science Research Associates, Chicago, IL.

This text focuses on document preparation using word processors and mainframes.

Whalen, Patricia. BASIC SKILLS FOR THE MODERN OFFICE. South-Western Publishing Company, Cincinnati, OH., 1984.

This textbook provides materials to be used in teaching electronic typing, filing and word processing.

YOU AND YOUR BANK: A GUIDE TO BANK SERVICES. American Bankers Association, Washington, D.C., 1984.

This booklet provides an examination of deposits, credit and trust services. The booklet also contains a discussion of automated teller machines.

YOUR CHECKING ACCOUNT. American Bankers Association, Washington, D.C., 1980.

This booklet provides coverage of the management of a checking account it is approached from the perspective of a consumer but the explanations are appropriate to the person learning to be a teller. Included in the booklet is opening an account, proper check writing, endorsing and completing deposit slips and balancing a bank statement.

COMPUTER PROGRAMS AND AUDIO VISUALS

Ahle, Deborah. "Money and Banking." Datatrek, Los Angeles, CA., 1986.

This computer program is arranged in three parts. A savings tutorial, a Checking tutorial and a Credit tutorial. The program is designed to give a broad overview to the three areas but is applicable to specialists.

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"Making Change." National Innovative Media Company, Calhoun, KY., 1983.

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